

SOCIAL SECURITY BOARD STATISTICS 2013



SOCIAL SECURITY BOARD

LIST OF ACRONYMS

APV	Actuarial Present Value
BZ	Belize
BZ\$	Belize Dollars
CMS	Contribution Management System
CPI	Consumer Price Index
EI	Employment Injury
GOB	Government of Belize
ILO	International Labour Organization
ISIC	International Standard Industrial Classifications of all Economic Activities
MOH	Ministry of Health
N/A	Not Available or Not Applicable
NC	Natural Causes
NCP	Non-contributory Pension
NCPs	Non-contributory Pensioners
NHI	National Health Insurance
PCP	Primary Care Provider
p	Provisional
r	Revised
SIB	Statistical Institute of Belize
SSB	Social Security Board

Notes:

- Exchange rate: US\$1.00 equals BZ\$2.00.
- \$ refers to the Belize dollar unless otherwise stated
- 2013 figures are provisional and 2012 have been revised
- Totals in the tables are not always equal to the sum of its components due to rounding off.

GLOSSARY OF TERMS

TERM DEFINITION	
Active Business	A business that has made at least one weekly contribution during the year.
Active Employer	An employer who has made at least one weekly contribution during the year.
Active Self Employed	A self employed person who has made at least one weekly contribution during the year.
Active Insured Person	A person who has made at least one weekly contribution during the year.
Appeal	A request from an insured person to have their case be heard by an appeal tribunal since he/she is aggrieved or dissatisfied with a decision made by the SSB regarding a benefit claimed.
Appeal Tribunal	A body that hears appeals arising from the decision of the Social Security Board to disallow a claim for a benefit. The Appeal Tribunal is comprised of an Attorney as Chairman, a representative of employers and a representative of employees. A Tribunal is any person or institution with the authority to judge, adjudicate on, or determine claims or disputes.
Beneficiary	A person entitled to a benefit or a person who is in receipt of a benefit.
Benefit	An advantage, privilege, right, or financial reimbursement (such as that made under an insurance policy, medical plan, or pension plan). For Social Security purposes, a benefit is payable in respect of Sickness, Maternity, Injury, Disablement, Invalidity, Retirement, Death, Funeral Grant and Survivors' Benefits where an insured person has met all the requirements.
Benefit Regulations	The Social Security (Benefit) Regulations, 1980. These are the rules that govern the entitlement to benefit and the sums payable to a beneficiary. A regulation is a principle, rule or law designed to control or govern conduct. In this document, regulations are made by the Minister of Finance under the Social Security Act.
Board	A group of people (Board of Directors) chosen to govern the affairs of the Social Security Board that was established under section 28 of the Social Security Act.
Contributions	A contribution payable under the Social Security Act. The money that employers and persons in insurable employment pay into the Social Security Fund.
Death Benefit	Periodical payments in respect of an injured person who dies as a result of work-related injury or disease. This benefit is paid to the survivors of the deceased insured person (i.e. widow, widower, children or parents).

TERM DEFINITION	
Disablement Benefit	Periodical payments or a lump sum grant to an insured person who as a result of employment injury or disease sustains loss of physical or mental faculty amounting to not less than 1% degree of disability.
Earnings	Amount of money a person in insurable employment makes or the total compensation that an employee receives in exchange for the service they perform for their employer including overtime payments, acting allowances and responsibility allowances.
Employed Person	A person employed in insurable employment as defined by Section 3 (Social Security Act).
Employment Injury (EI)	An Injury arising out of and in the course of insurable employment.
EI Benefit Branch	The benefit branch from which benefits are paid to an insured person who suffers injury from an accident arising out of and in the course of employment. Benefits that are payable from the EI Benefit Branch are: Injury, Disablement Grant, Disablement Pension, Death Benefit, Medical Care, Constant Attendance Allowance and Funeral Grant due to EI.
Fund	The Social Security Fund established under Section 46 of the Social Security Act: contributions are paid into the fund; benefits and administrative costs are paid out of the fund. The excess is invested.
Funeral Grant	A benefit payment made to the person bearing funeral expenses in respect of an insured person who dies as a result of natural causes or work-related injury or disease and also on the death of a spouse or dependent child.
Industry	An organized economic activity or a branch of a commercial enterprise concerned with the output of a specified product or service. The categories of industries utilized by the SSB are aggregated by the International Standard Industrial Classification of all Economic Activities Revision 3.1 (ISIC Rev. 3.1).
Inflation	An increase in the overall price level of goods and services in a country.
Inflation Rate	The percentage change in the price level of goods and services in an economy over a period of time.
Insurable Employment	Any employment specified in Part 1 of the First Schedule. Insurable employment means working in a regular job for not less than 8 hours a week for another person.
Insured Person	A person who is registered with Social Security and has/had insurable employment.

TERM DEFINITION	
Invalidity Benefit	Periodical payments or a lump sum payment to an insured person who is rendered permanently incapable of work otherwise than as a result of employment injury.
Investment	The laying out of money or capital with the expectation of a profit.
Investment Income	The income received in a particular year from investment loans, securities and other investments.
Labour Force	All persons aged 14 years and older who were engaged in any form of economic activity, for at least one hour, during the reference week, or who were willing and able to be engaged in producing goods and services.
Long Term Benefit Branch	The benefit branch or category where benefits are payable for: Retirement Pension, Retirement Grant, Invalidity Pension, Invalidity Grant, Survivors' Pension, Survivors' Grant, Death, Disablement and Funeral Grant due to natural causes.
Maternity Allowance	Periodical payments made to an insured woman in the event of her pregnancy or confinement.
Maternity Grant	A lump sum payment paid to an insured woman or to an insured man on the occasion of his wife's confinement if his wife is not entitled to this grant.
Medical Board	Medical Board consists of two or more Medical Practitioners appointed by the SSB of whom one may be appointed as the Chairman. Medical Board members are appointed to render advice on disablement questions, for the purpose of establishing invalidity, and for advice on any other medical issue.
Medical Certificate	A certificate issued by a registered medical practitioner in Belize.
Medical Practitioner / Medical Referee	A person registered under the Medical Practitioners Registration Act and includes any Government Medical Officer in Belize. Medical Practitioners/ Referees render advice on disablement questions, for the purpose of establishing invalidity, and for advice on any other medical issue.
Nominal Rate	Return on investments that is unadjusted for inflation.
Non-contributory Pension	A pension that is awarded to non-insured persons as a social assistance program by the Government of Belize to help alleviate poverty for women 65 years or older and men 67 years and older.
Primary Care Providers	An individual or an institution that provides preventive and curative health care services in a systematic way to individuals, families or communities.

TERM DEFINITION	
Prescribed	These are the requirements designated by Social Security regulation for providing services and benefits.
Real Rate	Return on investments that is adjusted for inflation.
Retirement Benefit	Periodical payments or a lump sum payment to an eligible insured person who a) has attained the age of sixty and is retired from insurable employment or b) who is at least sixty five years (wether employed or unemployed) and c) has met the contribution requirements.
Self Employed Person	A person gainfully occupied in Belize who is not a person employed by an employer.
Short Term Benefit Branch	The benefit branch or category comprised of Sickness Benefit, Maternity Allowance and Maternity Grant.
Sickness Benefit	Periodical payments or a lump sum payment to an insured person who is temporarily incapable of work otherwise than as a result of employment injury.
Survivors' Benefit	Periodical payments or a lump sum payment on behalf of an insured person who dies, otherwise than as a consequence of an employment injury. This is the money paid to the eligible dependents of a deceased insured person (i.e. spouses, dependents' children or parents dependent on the insured person).
Total Contributions	Is the sum of contributions that employers and persons in insurable employment pay into the Social Security Fund and GOB contributions made to the NHI Fund.
Voluntary Insured Person	An insured person whose contributions under the Social Security Act are considered voluntarily. If an insured person stops working or becomes self-employed, that person can choose to continue making contributions.

**Table 1: Key Indicators for Selected Years,
2009 - 2013**

<i>Key Indicators</i>	<i>2009</i>	<i>2010</i>	<i>2011</i>	<i>2012_r</i>	<i>2013_p</i>	<i>2012 - 2013 Change</i>	
						<i>Quantity</i>	<i>Percentage</i>
Registration							
Population of Belize	333,200	323,598	332,084	340,792	349,728	8,936	2.6
Population with a Valid SSB Card	235,395	242,622	262,318	279,732	291,699	11,967	4.3
Percentage of SSB Card Holders in the Population	70.6%	75.0%	79.0%	82.1%	83.4%	1.3	1.6
Newly Registered Population	12,479	12,798	13,873	12,634	10,440	(2,194)	(17.4)
Newly Registered Employers	1,678	1,533	1,341	1,410	1,484	74	5.2
Newly Registered Businesses	1,973	1,779	1,532	1,614	1,574	(40)	(2.5)
Newly Registered Self Employed	517	438	402	441	387	(54)	(12.2)
Contributions							
Employers and Employees Contributions to the SSB Fund (BZ\$)	\$59,886,197	\$60,329,075	\$61,223,009	\$64,524,848	\$66,866,173	\$2,341,324	3.6
GOB Contributions to the NHI Fund (BZ\$)	\$12,754,140	\$14,245,864	\$14,000,004	\$14,000,004	\$14,000,004	0	0.0
Total Contributions (BZ\$)	\$72,640,337	\$74,574,939	\$75,223,013	\$78,524,852	\$80,866,177	\$2,341,325	3.0
Active Insured Persons	86,981	87,767	87,987	90,577	93,172	2,595	2.9
New Active Insured Persons	28,560	29,470	27,615	24,369	25,220	851	3.5
Percentage of Employed Persons Actively Insured	68.9%	87.3%	N/A*	71.5%	70.9%	(0.6)	(0.8)
Active Employers	10,044	10,066	9,851	10,000	9,687	(313)	(3.1)
Active Businesses	10,764	10,792	10,555	10,730	10,652	(78)	(0.7)
Active Self Employed	972	934	949	1,041	1,032	(9)	(0.9)
Benefits							
Benefit Payment Less NHI (BZ\$)	\$42,240,695	\$42,819,515	\$45,455,151	\$47,593,009	\$51,859,014	\$4,266,006	9.0
Benefit Payments for NHI (BZ\$)	\$11,085,853	\$13,355,728	\$13,426,568	\$12,804,932	\$12,808,924	\$3,992	0.0
Total Benefit Payments (BZ\$)	\$53,326,548	\$56,175,243	\$58,881,719	\$60,397,941	\$64,667,938	\$4,269,998	7.1
Benefit Payment as a % of Total Contribution	73.4%	75.3%	78.3%	76.9%	80.0%	3.1	4.0
Total Claims Processed	57,363	54,419	53,791	54,242	58,821	4,579	8.4
Benefit Recipients	40,535	38,704	38,496	39,951	38,821	(1,130)	(2.8)
Retired Contributory Pensioners	3,142	3,463	3,800	4,199	4,544	345	8.2
Employment Injury Cases Allowed	2,243	1,955	1,761	1,782	1,804	22	1.2
Non-contributory Pensioners	4,297	3,992	3,711	3,396	3,115	(281)	(8.3)

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**Table 1: Key Indicators for Selected Years Continued,
2009 - 2013**

Key Indicators	2009	2010	2011	2012 ^r	2013 ^p	2012 - 2013 Change	
						Quantity	Percentage
Payments in Non-contributory Pensions (BZ\$)	\$4,702,520	\$4,201,325	\$4,145,900	\$3,781,061	\$3,403,993	(\$377,068)	(10.0)
Appeals	40	47	45	53	65	12	22.6
National Health Insurance							
NHI Expenditure (Administrative and Benefit Payments) (BZ\$)	\$11,777,497	\$14,147,733	\$14,306,419	\$13,336,676	\$13,540,531	\$203,855	1.5
Total NHI Membership	87,192	91,041	94,847	96,281	96,784	503	0.5
NHI Membership in Southside Belize City	44,686	46,069	47,146	48,580	49,083	503	1.0
NHI Membership in the Southern Region	42,506	44,972	47,701	47,701	47,701	0	0.0
Investments							
Total Investments as at December 31 (BZ\$)	\$310,011,399	\$359,458,403	\$373,344,565	\$368,082,110	\$388,450,444	\$20,368,334	5.5
Net Investment Income (BZ\$)	\$21,378,171	\$24,784,437	\$16,582,122	\$11,742,837	\$19,069,448	\$7,326,611	62.4
Nominal Rate of Return on Investments (%)	7.5	7.7	4.6	3.2	5.5	2.3	70.9
Real Rate of Return on Investments (%)	8.6	6.7	2.9	1.9	5.0	3.1	162.7
Other							
Total Assets (BZ\$)	\$383,302,249	\$415,793,726	\$436,160,779	\$444,455,563	\$461,230,877	\$16,775,314	3.8
Total Income (BZ\$)	\$94,652,587	\$100,154,148	\$92,729,826	\$91,319,533	\$100,917,450	\$9,597,917	10.5
Total Operating Expenses (BZ\$)	\$20,193,906	\$19,933,180	\$20,046,631	\$19,607,436	\$19,600,631	(\$6,805)	(0.0)
Administration Expenses (BZ\$)	\$19,059,984	\$18,599,661	\$18,771,480	\$18,302,276	\$18,155,670	(\$146,606)	(0.8)
Total Expenditure (BZ\$)	\$73,520,454	\$76,108,423	\$78,928,350	\$80,005,376	\$84,268,569	\$4,263,193	5.3
Excess of Income Over Expenditure (BZ\$)	\$21,132,133	\$24,045,725	\$13,801,476	\$11,314,157	\$16,648,881	\$5,334,724	47.2
Reserve at End of Year (BZ\$)	\$371,858,727	\$396,563,354	\$425,905,627	\$437,112,151	\$453,002,097	\$15,889,946	3.6
Total Expenditure to Total Income Ratio (Efficiency Ratio)	0.78	0.76	0.85	0.88	0.84	(0.04)	(4.7)
Total Expenditure to Contribution Income Ratio	1.23	1.26	1.29	1.24	1.26	0.02	1.6
Operating Expenses to Contribution Income	0.34	0.33	0.33	0.30	0.29	(0.01)	(3.5)
Operating Expenses to Total Income	0.21	0.20	0.22	0.21	0.19	(0.02)	(9.5)
Administration Expenses to Contribution Income	0.32	0.31	0.31	0.28	0.27	(0.01)	(4.3)
Customer Satisfaction Rate	80.5%	78.8%	84.0%	82.0%	84.9%	2.9	3.5

Source: Social Security Board

* Note: No Labour Force Survey was conducted in 2011.

REGISTRATION

This section presents statistics on registration of all eligible persons in Belize. Indicators include the registration of the general population, businesses, employers and the self-employed. The principal source of the data is the Social Security Board's (SSB) Registration databases. Secondary sources of the data include the Statistical Institute of Belize (SIB) and the Ministry of Health (MOH).

Registration – The Social Security Act, Chapter 44 of the Laws of Belize Revised Edition 2000 – 2003, provides for the mandatory registration of all nationals, registered aliens, holders of work permits and their dependents, regardless of their age. Each person who registers with the SSB is allotted a Social Security number. Minors under the age of 14 years are given a SSB minor card not valid for employment. The eligible working age population 14 to 64 years is given a regular card valid for employment with an expiration date. Senior citizens sixty-five years and over are given a Golden Citizen card without an expiration date. The Social Security Card has become a primary source of identification within the country.

Employer and Business – The term employer is used to indicate that such entity or person is registered and has an account with the SSB for payment of contributions on behalf of employees. An employer may have more than one business. Each business is given a unique business number, which is a sub-account of the existing employer. Therefore, employers can only have one employer number but more than one business number.

Population – The figures used for the Belize population are derived from the census (conducted every 10 years) and mid-year estimates which are sourced from SIB. Data on live births are provided by MOH. These figures are used to compute the number of children registered within the year of birth.

Table 1.1
Percentage of Valid Card Holders in the Population by District,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Persons with Valid Cards	235,395	242,622	262,318	279,732	291,699
Corozal	23,124	24,011	26,705	28,958	30,456
Orange Walk	33,223	34,794	37,481	39,914	41,627
Belize	80,579	82,618	88,435	93,794	97,539
Cayo	47,083	48,554	53,771	58,627	61,750
Stann Creek	30,078	31,141	33,186	34,822	36,212
Toledo	21,308	21,504	22,740	23,617	24,115
Population	333,200	323,598	332,084	340,792	349,728
Corozal	37,300	41,173	42,000	42,849	43,719
Orange Walk	49,500	46,033	46,686	47,354	48,040
Belize	100,100	95,675	98,515	101,430	104,423
Cayo	80,800	75,367	77,740	80,177	82,677
Stann Creek	34,500	34,462	35,488	36,540	37,620
Toledo	31,000	30,888	31,655	32,442	33,249
Percentage of Valid Card Holders in the Population	70.6	75.0	79.0	82.1	83.4
Corozal	62.0	58.3	63.6	67.6	69.7
Orange Walk	67.1	75.6	80.3	84.3	86.7
Belize	80.5	86.4	89.8	92.5	93.4
Cayo	58.3	64.4	69.2	73.1	74.7
Stann Creek	87.2	90.4	93.5	95.3	96.3
Toledo	68.7	69.6	71.8	72.8	72.5

Source: Social Security Board and Statistical Institute of Belize

Note: 2010 Population data are from Census 2010 and data for all other years are from mid year estimates based on intercensal growth rates and the Labour Force Surveys.

New methodology was implemented in 2009 to calculate the number of Senior Citizens who are valid card holders (65 years and older).

Table 1.2
Valid Cards by Card Type,
2009 - 2013

Card Type	Year				
	2009	2010	2011	2012r	2013p
Total	235,395	242,622	262,318	279,732	291,699
Minor (< 14 yrs)	53,265	55,311	60,657	64,795	66,479
Adult (14 - 64 yrs)	165,228	170,731	184,729	197,062	206,576
Senior (65+ yrs)	16,902	16,580	16,932	17,875	18,644

Source: Social Security Board

New methodology was implemented in 2009 to calculate the number of Senior Citizen who are valid card holders (65 years and older).

Table 1.3
Newly Registered Persons by Age Group,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	12,479	12,798	13,873	12,634	10,440
0 - 4	4,423	5,042	5,836	4,840	4,121
5 - 9	1,220	1,252	1,653	1,583	1,284
10 - 14	1,082	1,282	1,731	1,681	1,408
15 - 19	1,742	1,714	1,801	1,537	1,028
20 - 24	956	857	643	705	651
25 - 29	646	618	463	461	415
30 - 34	552	440	397	415	323
35 - 39	435	327	299	316	244
40 - 44	351	324	225	234	190
45 - 49	291	256	213	216	191
50 - 54	238	194	178	170	166
55 - 59	199	171	149	165	130
60+	344	321	285	311	289

Source: Social Security Board

Table 1.4
Percentage of Newly Registered Persons in the Population by District,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Newly Registered	12,479	12,798	13,873	12,634	10,440
Corozal	1,187	1,342	1,518	1,421	1,253
Orange Walk	1,676	2,198	1,867	1,649	1,393
Belize	3,616	3,487	3,787	3,792	3,108
Cayo	2,673	2,737	3,239	3,193	2,463
Stann Creek	2,278	2,280	2,465	1,796	1,681
Toledo	1,049	754	997	783	542
Population	333,200	323,598	332,084	340,792	349,728
Corozal	37,300	41,173	42,000	42,849	43,719
Orange Walk	49,500	46,033	46,686	47,354	48,040
Belize	100,100	95,675	98,515	101,430	104,423
Cayo	80,800	75,367	77,740	80,177	82,677
Stann Creek	34,500	34,462	35,488	36,540	37,620
Toledo	31,000	30,888	31,655	32,442	33,249
Percentage of Newly Registered	3.7	4.0	4.2	3.7	3.0
Corozal	3.2	3.3	3.6	3.3	2.9
Orange Walk	3.4	4.8	4.0	3.5	2.9
Belize	3.6	3.6	3.8	3.7	3.0
Cayo	3.3	3.6	4.2	4.0	3.0
Stann Creek	6.6	6.6	6.9	4.9	4.5
Toledo	3.4	2.4	3.1	2.4	1.6

Source: Social Security Board and Statistical Institute of Belize

Note: 2010 Population data are from Census 2010 and data for all other years are from mid year estimates based on intercensal growth rates and the Labour Force Surveys.

Table 1.5
Social Security Registration Coverage of Live Births,
2009 - 2013

	Year				
	2009	2010	2011	2012r	2013p
Live Births	7,420	7,230	7,217	7,137	7,260
Children Registered in Birth Year	1,552	1,656	1,952	1,512	1,310
Percentage of Live Births Registered	20.9	22.9	27.0	21.2	18.0

Source: Ministry of Health and Social Security Board

Table 1.6
Newly Registered Employers by District,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Total	1,678	1,533	1,341	1,410	1,484
Corozal	216	231	187	217	255
Orange Walk	200	186	161	172	178
Belize	567	456	422	448	462
Cayo	363	355	325	315	346
Stann Creek	244	214	202	190	162
Toledo	88	91	44	68	81

Source: Social Security Board

Table 1.7
Newly Registered Businesses by District,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Total	1,973	1,779	1,532	1,614	1,574
Corozal	266	295	219	240	262
Orange Walk	256	233	197	232	184
Belize	645	516	464	481	496
Cayo	425	401	378	372	372
Stann Creek	283	235	227	216	172
Toledo	98	99	47	73	88

Source: Social Security Board

Table 1.8
Newly Registered Self Employed by District,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Total	517	438	402	441	387
Corozal	54	48	37	48	52
Orange Walk	51	38	38	62	42
Belize	156	130	132	123	106
Cayo	126	89	109	106	94
Stann Creek	107	101	75	72	51
Toledo	23	32	11	30	42

Source: Social Security Board

CONTRIBUTIONS

This section presents data on Contributions made to the SSB and characteristics of the actively Insured Persons (IPs), as well as the active businesses, employers and the self-employed. The principal source of the contribution data is the SSB’s database, captured through the Contributions Management System (CMS).

Schedule of Contributions Based on Weekly Insurable Earnings

Weekly Earnings Group	Average Insurable Earnings (BZ\$)	Employees’ Contributions (BZ\$)	Employers’ Contributions (BZ\$)	Total Weekly Contributions (BZ\$)
Under \$70.00	55.00	0.83	3.57	4.40
\$70.00 to \$109.99	90.00	1.35	5.85	7.20
\$110.00 to \$139.99	130.00	1.95	8.45	10.40
\$140.00 to \$179.99	160.00	3.15	9.65	12.80
\$180.00 to \$219.99	200.00	4.75	11.25	16.00
\$220.00 to \$259.99	240.00	6.35	12.85	19.20
\$260.00 to \$299.99	280.00	7.95	14.45	22.40
\$300.00 and Over	320.00	9.55	16.05	25.60
**	0.00	0.00	2.60	2.60

Source: Social Security Board

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Methods of payments - Employers can pay contributions on behalf of their employees in the following ways:

1. **Direct** – is the most commonly used method and payment can be made by visiting any of the nine SSB Branch Offices located in all district towns and five of the most economically active rural areas. At the SSB’s Branch Offices, cashiers receive payments and the completed statement of contribution forms with details of the contributions made.
2. **Over-The-Counter** – is paid over-the-counter at any of the designated banks countrywide; the completed forms can either be submitted to the Bank or any of the SSB Branch Offices. The bank submits to SSB the contribution payments electronically and sends the hard copies of the corresponding contribution statement forms to the relevant SSB Branch Office. There is a gradual decrease in this practice and a shift to online payments.
3. **Online** – is the most recently introduced method of paying contributions for customers’ convenience and can be initially carried out with two privately owned banks. The information on the statement of contribution form is attached along with the online payment information electronically in a predefined text format. The contribution information can be received in hard-copies at the designated banks.
4. **The Government of Belize (GOB)** – makes the payments for its employees by direct deposit and sends the statement of contributions electronically through the GOB payment system.

All contributions collected are accrued into the Social Security Fund and is used to pay benefits and administrative expenditures, and invested to earn income for future expenditures and payment of pensions.

Table 2.1
Total Contributions and Total Benefit Expenditure,
2009 - 2013
(BZ\$)

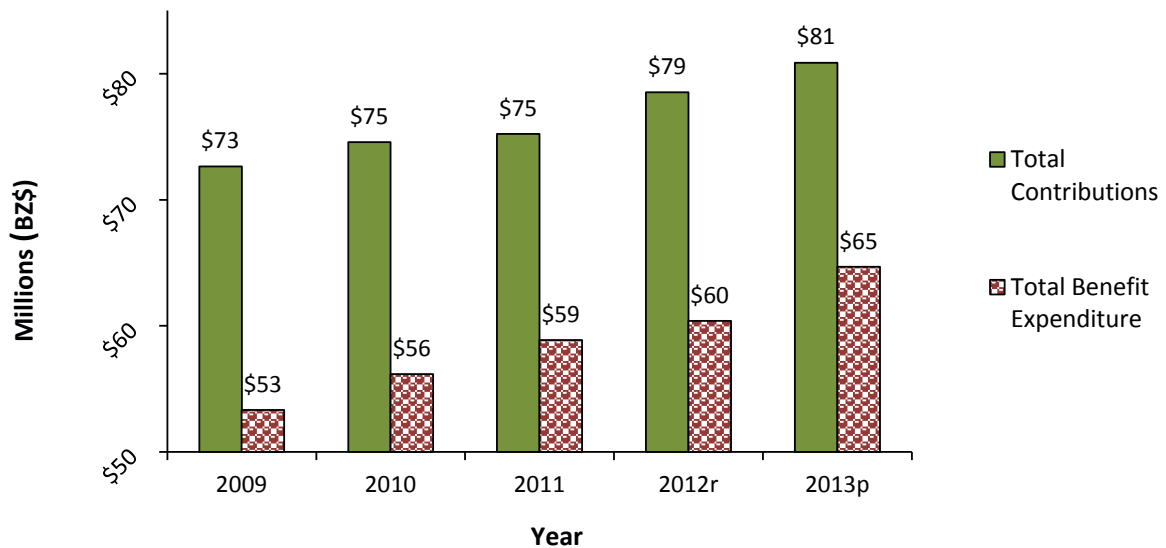
	Year				
	2009	2010	2011	2012r	2013p
Total Contributions	\$72,640,337	\$74,574,939	\$75,223,013	\$78,524,852	\$80,866,177
Total Benefit Expenditure	\$53,326,548	\$56,175,243	\$58,881,719	\$60,397,941	\$64,667,938
Total Benefit Expenditure as a % of Total Contributions	73.4	75.3	78.3	76.9	80.0
Contributions (For Employers & Employees only)	\$59,886,197	\$60,329,075	\$61,223,009	\$64,524,848	\$66,866,173
Benefit Expenditure (Total Benefit Expenditure Less NHI Expenditures)	\$42,240,695	\$42,819,515	\$45,455,151	\$47,593,009	\$51,859,014
Benefit Expenditure as a % of Contributions	70.5	71.0	74.2	73.8	77.6

Source: Social Security Board

Note: Contributions figures represent GOB contributions to the NHI Fund as well as those collected from employers and employees.

Total Benefit Expenditure represent payments made to the three SSB Benefit Branches and payments made to NHI Primary Care Providers.

Chart 1
Total Contributions and Total Benefit Expenditure,
2009 - 2013

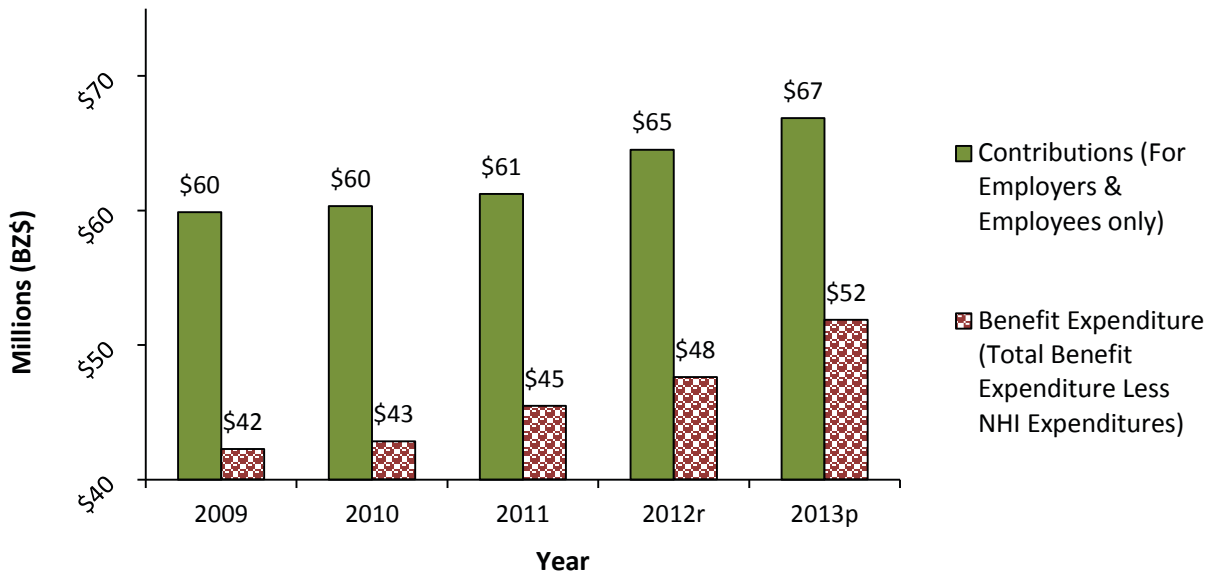


Source: Social Security Board

Note: Total Contributions figures represent GOB contributions to the NHI Fund as well as those collected from employers and employees.

Total Benefit Expenditure represent payments made to the three SSB Benefit Branches and payments made to NHI Primary Care Providers.

Chart 2
Contributions and Benefit Expenditure,
2009 - 2013



Source: Social Security Board

Table 2.2
Contributions Collected and Percentage Distribution by District,
2009 - 2013
(BZ\$)

District	Year									
	2009		2010		2011		2012r		2013p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	\$59,886,197	100.0	\$60,329,075	100.0	\$61,223,009	100.0	\$64,524,848	100.0	\$66,866,173	100.0
Corozal	\$3,885,053	6.5	\$3,933,594	6.5	\$4,300,664	7.0	\$4,246,664	6.6	\$4,190,978	6.3
Orange Walk	\$3,357,771	5.6	\$3,422,008	5.7	\$3,571,269	5.8	\$3,927,775	6.1	\$4,211,679	6.3
Belize	\$28,148,310	47.0	\$28,223,059	46.8	\$27,857,882	45.5	\$28,460,450	44.1	\$30,091,184	45.0
Cayo	\$17,508,656	29.2	\$17,832,244	29.6	\$18,563,064	30.3	\$20,020,067	31.0	\$19,929,029	29.8
Stann Creek	\$6,028,932	10.1	\$6,019,321	10.0	\$5,953,378	9.7	\$6,832,565	10.6	\$7,289,336	10.9
Toledo	\$957,475	1.6	\$898,850	1.5	\$976,752	1.6	\$1,037,328	1.6	\$1,153,965	1.7

Source: Social Security Board

Note: Contributions figures reflect those collected from employers and employees only.

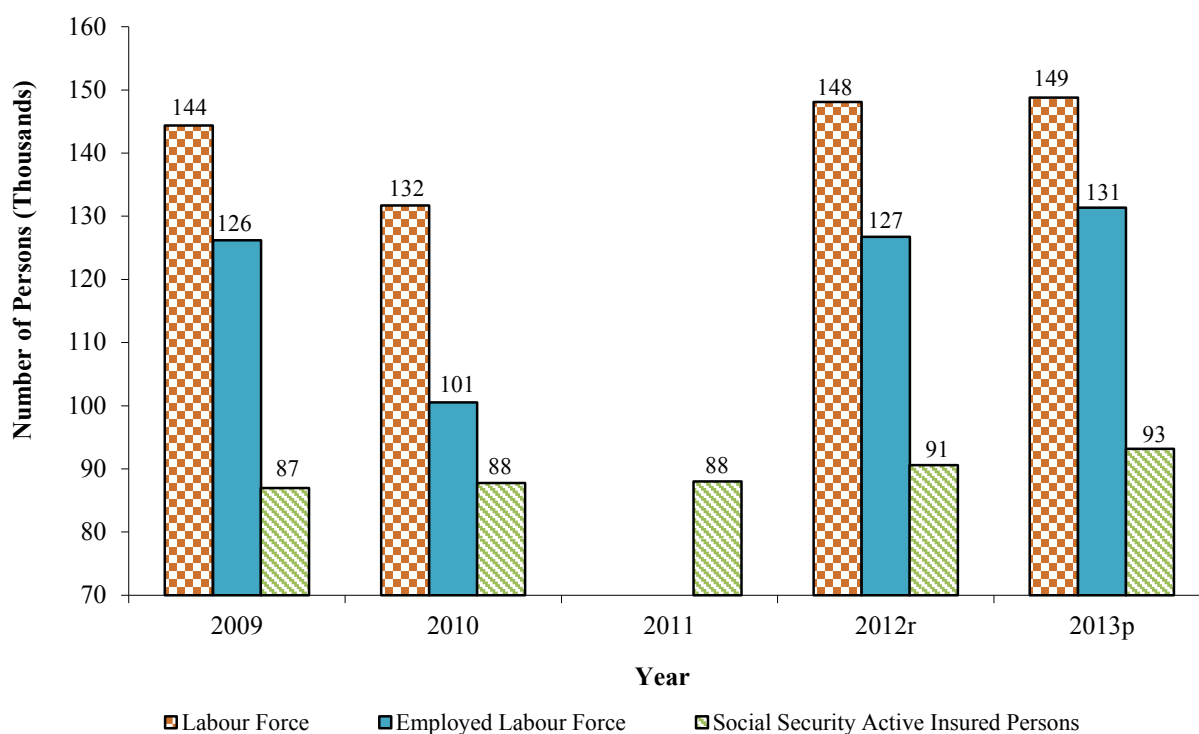
Table 2.3
Active Insured Persons and the Labour Force Participation Rates,
2009 - 2013

	Year				
	2009	2010	2011	2012r	2013p
Number of Persons in the Labour Force	144,363	131,717	N/A	148,093	148,755
Number of Persons Employed in the Labour Force	126,188	100,537	N/A	126,722	131,380
Number of Active Insured Persons	86,981	87,767	87,987	90,577	93,172
% of Active Insured in the Labour Force	60.3	66.6	N/A	61.2	62.6
% of Active Insured in the Employed Force	68.9	87.3	N/A	71.5	70.9

Source: Social Security Board and Statistical Institute of Belize

Note: No Labour Force Survey was conducted in 2011.

Chart 3
Labour Force, Employed Labour Force and Active Insured Persons,
2009 - 2013



Source: Social Security Board and Statistical Institute of Belize

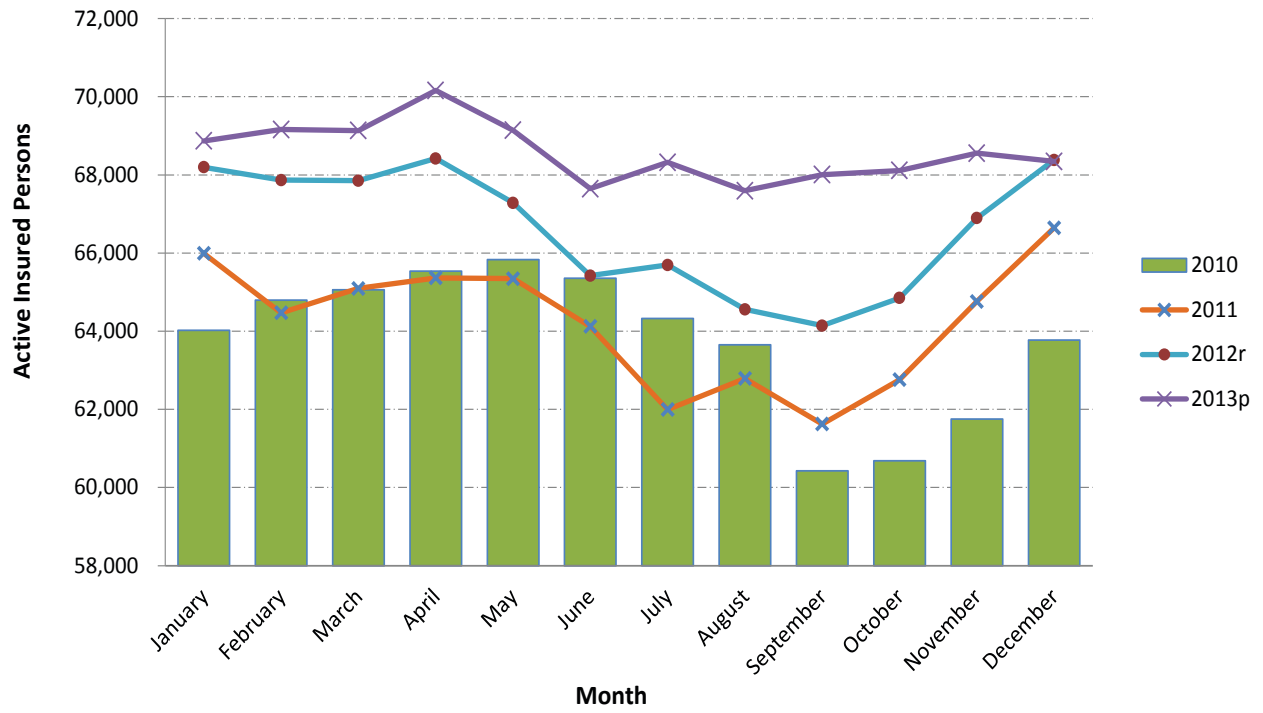
Note: No Labour Force Survey was conducted in 2011.

Table 2.4
Active Insured Persons by District, Sex and Age Group,
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Total	86,981	87,767	87,987	90,577	93,172
District					
Corozal	9,792	9,088	9,279	9,155	8,770
Orange Walk	7,711	7,565	7,927	7,920	7,949
Belize	37,113	36,746	36,665	34,779	37,059
Cayo	18,336	19,784	19,808	23,400	23,925
Stann Creek	11,907	12,523	11,746	13,367	13,409
Toledo	2,122	2,061	2,562	1,956	2,060
Sex					
Male	54,969	54,996	54,984	56,487	58,059
Female	32,002	32,772	33,003	34,090	35,113
Do Not Know or Not Stated	10	0	0	0	0
Age Group					
14 - 24	24,195	23,801	22,848	23,146	23,298
25 - 34	27,284	27,742	27,956	28,789	29,842
35 - 44	18,926	19,172	19,469	20,162	20,808
45 - 54	11,209	11,549	11,989	12,555	13,014
55+	5,357	5,503	5,725	5,925	6,210
Do Not Know or Not Stated	10	0	0	0	0

Source: Social Security Board

Chart 4
Active Insured Persons by Month,
2010 - 2013



Source: Contributions Database, Social Security Board

Table 2.5
Active Insured Persons and Percentage Distribution by Industry,
2009 - 2013

Industry	2009		2010		2011		2012r		2013p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total Active Insured Persons	86,981	100.0	87,767	100.0	87,987	100.0	90,577	100.0	93,172	100.0
Agriculture, Hunting and Forestry	16,725	19.2	16,966	19.3	16,407	18.6	16,786	18.5	16,417	17.6
Public Administration	10,096	11.6	11,161	12.7	12,489	14.2	14,628	16.1	13,770	14.8
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	11,631	13.4	11,727	13.4	12,528	14.2	12,618	13.9	13,010	14.0
Hotel and Restaurants	9,719	11.2	9,354	10.7	9,523	10.8	10,374	11.5	11,477	12.3
Construction	8,861	10.2	6,956	7.9	6,511	7.4	6,631	7.3	8,548	9.2
Real Estate, Renting and Business Activities	8,195	9.4	8,244	9.4	7,196	8.2	7,424	8.2	8,215	8.8
Manufacturing	7,468	8.6	7,510	8.6	7,240	8.2	7,072	7.8	7,638	8.2
Education	6,048	7.0	6,114	7.0	6,134	7.0	6,298	7.0	6,405	6.9
Transportation, Storage and Communication	5,368	6.2	5,657	6.4	5,388	6.1	5,764	6.4	5,786	6.2
Other Community, Social and Personal Activities	5,677	6.5	5,689	6.5	5,451	6.2	5,343	5.9	5,369	5.8
Financial Intermediation	2,445	2.8	2,813	3.2	2,723	3.1	2,864	3.2	2,997	3.2
Private Households with Employed Persons	2,108	2.4	2,084	2.4	2,149	2.4	2,263	2.5	2,282	2.4
Health and Social Work	3,020	3.5	3,119	3.6	3,202	3.6	1,915	2.1	2,021	2.2
Fishing	2,060	2.4	1,962	2.2	1,712	1.9	1,922	2.1	1,998	2.1
Electricity, Gas, and Water Supply	1,542	1.8	1,727	2.0	1,315	1.5	1,049	1.2	1,157	1.2
Mining and Quarrying	558	0.6	845	1.0	764	0.9	931	1.0	691	0.7
Extra-Territorial Organizations and Bodies	409	0.5	405	0.5	434	0.5	310	0.3	352	0.4
Do Not Know or Not Stated	87	0.1	70	0.1	16	0.0	70	0.1	54	0.1

Source: Social Security Board

Note: The total number of Active Insured Persons shown is not equal to the sum of the Insured Persons in each industry during the respective years due to persons working in different industries during the year. The sum of the percentages of Insured Persons in each industry does not add up to 100% during the respective years due to persons working in different industries during the year.

Table 2.6
Active Insured Persons and Percentage Distribution by Average Weekly Insurable Earnings Group,
2009 - 2013

Weekly Earnings Group	Year									
	2009		2010		2011		2012r		2013p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	86,981	100.0	87,767	100.0	87,987	100.0	90,577	100.0	93,172	100.0
Under \$70.00	7,212	8.3	7,524	8.6	7,021	8.0	6,381	7.0	6,141	6.6
\$70.00 to \$109.99	7,923	9.1	7,793	8.9	7,828	8.9	8,186	9.0	7,236	7.8
\$110.00 to \$139.99	7,777	8.9	7,258	8.3	6,924	7.9	7,112	7.9	6,323	6.8
\$140.00 to \$179.99	13,201	15.2	13,058	14.9	13,108	14.9	13,054	14.4	13,374	14.4
\$180.00 to \$219.99	10,142	11.7	10,451	11.9	10,323	11.7	11,234	12.4	11,461	12.3
\$220.00 to \$259.99	7,495	8.6	7,820	8.9	8,056	9.2	8,502	9.4	9,369	10.1
\$260.00 to \$299.99	4,534	5.2	4,587	5.2	4,693	5.3	4,789	5.3	5,767	6.2
\$300.00 and Over	27,613	31.7	28,076	32.0	28,783	32.7	30,197	33.3	32,338	34.7
**	1,084	1.2	1,200	1.4	1,251	1.4	1,122	1.2	1,163	1.2

Source: Social Security Board

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Table 2.7
**Number of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
 2012r**

SSB Industry	Average Weekly Insurable Earnings									
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	**	Total
Total	6,381	8,186	7,112	13,054	11,234	8,502	4,789	30,197	1,122	90,577
Agriculture, Hunting and Forestry	3,630	3,545	2,234	2,542	1,538	1,041	486	1,345	425	16,786
Public Administration	523	1,038	648	1,431	1,881	1,078	835	7,048	146	14,628
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	589	951	1,208	3,344	2,085	1,378	613	2,339	111	12,618
Hotels and Restaurants	491	826	918	1,807	1,401	1,078	638	3,156	59	10,374
Real Estate, Renting and Business Activities	539	687	547	1,048	1,062	916	526	2,045	54	7,424
Manufacturing	358	578	608	1,286	1,180	711	377	1,911	63	7,072
Construction	281	473	546	1,147	1,149	852	478	1,646	59	6,631
Education	64	125	118	301	421	453	204	4,554	58	6,298
Transport, Storage and Communication	246	334	477	698	592	587	382	2,374	74	5,764
Other Community, Social and Personal Activities	231	331	334	728	865	606	366	1,828	54	5,343
Financial Intermediation	26	48	61	115	110	215	174	2,101	14	2,864
Private Households with Employed Persons	270	399	357	535	259	169	45	208	21	2,263
Fishing	564	245	155	285	210	144	88	219	12	1,922
Health and Social Work	71	91	64	210	215	247	122	880	15	1,915
Electricity, Gas and Water Supply	76	45	85	67	50	56	31	632	7	1,049
Mining and Quarrying	34	39	76	48	49	109	44	519	13	931
Extra-Territorial Organizations and Bodies	4	4	2	7	5	86	12	189	1	310
Do Not Know or Not Stated	9	8	6	15	11	12	6	3	0	70

Source: Social Security Board

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Note: The total number of Active Insured Persons shown is not equal to the sum of the Insured Persons in each industry during the respective years due to persons working in different industries during the year.

**Table 2.8
Percentage Distribution of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
2012r**

SSB Industry	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	Total	Average Weekly Insurable Earnings									
										100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	56.9	43.3	31.4	19.5	13.7	12.2	10.1	4.5	37.9	18.5									
Public Administration	8.2	12.7	9.1	11.0	16.7	12.7	17.4	23.3	13.0	16.1									
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	9.2	11.6	17.0	25.6	18.6	16.2	12.8	7.7	9.9	13.9									
Hotels and Restaurants	7.7	10.1	12.9	13.8	12.5	12.7	13.3	10.5	5.3	11.5									
Real Estate, Renting and Business Activities	8.4	8.4	7.7	8.0	9.5	10.8	11.0	6.8	4.8	8.2									
Manufacturing	5.6	7.1	8.5	9.9	10.5	8.4	7.9	6.3	5.6	7.8									
Construction	4.4	5.8	7.7	8.8	10.2	10.0	10.0	5.5	5.3	7.3									
Education	1.0	1.5	1.7	2.3	3.7	5.3	4.3	15.1	5.2	7.0									
Transport, Storage and Communication	3.9	4.1	6.7	5.3	5.3	6.9	8.0	7.9	6.6	6.4									
Other Community, Social and Personal Activities	3.6	4.0	4.7	5.6	7.7	7.1	7.6	6.1	4.8	5.9									
Financial Intermediation	0.4	0.6	0.9	0.9	1.0	2.5	3.6	7.0	1.2	3.2									
Private Households with Employed Persons	4.2	4.9	5.0	4.1	2.3	2.0	0.9	0.7	1.9	2.5									
Fishing	8.8	3.0	2.2	2.2	1.9	1.7	1.8	0.7	1.1	2.1									
Health and Social Work	1.1	1.1	0.9	1.6	1.9	2.9	2.5	2.9	1.3	2.1									
Electricity, Gas and Water Supply	1.2	0.5	1.2	0.5	0.4	0.7	0.6	2.1	0.6	1.2									
Mining and Quarrying	0.5	0.5	1.1	0.4	0.4	1.3	0.9	1.7	1.2	1.0									
Extra-Territorial Organizations and Bodies	0.1	0.0	0.0	0.1	0.0	1.0	0.3	0.6	0.1	0.3									
Do Not Know or Not Stated	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1									

Source: Social Security Board

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Note: The sum of the percentages of Insured Persons in each industry does not add up to 100% during the respective years due to persons working in different industries during the year.

Table 2.9
Number of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
2013p

SSB Industry	Average Weekly Insurable Earnings										Total
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	**	Total	
Total	6,141	7,236	6,323	13,374	11,461	9,369	5,767	32,338	1,163	93,172	
Agriculture, Hunting and Forestry	3,407	3,017	1,941	2,517	1,848	1,095	642	1,556	394	16,417	
Public Administration	546	755	541	1,106	1,577	1,343	967	6,786	149	13,770	
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	602	978	1,087	3,534	2,184	1,422	665	2,417	121	13,010	
Hotels and Restaurants	533	889	921	2,030	1,524	1,267	782	3,462	69	11,477	
Construction	429	821	574	1,304	1,349	1,060	607	2,325	79	8,548	
Real Estate, Renting and Business Activities	1,061	714	523	1,114	1,032	911	599	2,203	58	8,215	
Manufacturing	420	566	658	1,487	1,185	802	392	2,051	77	7,638	
Education	78	122	116	297	397	413	200	4,731	51	6,405	
Transport, Storage and Communication	253	380	475	519	620	576	461	2,426	76	5,786	
Other Community, Social and Personal Activities	231	338	320	803	649	620	357	1,998	53	5,369	
Financial Intermediation	32	55	66	121	120	194	160	2,232	17	2,997	
Private Households with Employed Persons	235	429	320	542	306	159	66	206	19	2,282	
Health and Social Work	44	72	73	229	249	237	150	948	19	2,021	
Fishing	533	308	153	311	187	129	79	288	10	1,998	
Electricity, Gas and Water Supply	56	58	30	95	68	119	43	683	5	1,157	
Mining and quarrying	58	27	38	66	46	45	25	373	13	691	
Extra-Territorial Organizations and Bodies	5	7	8	6	12	29	25	259	1	352	
Do Not Know or Not Stated	1	7	2	14	11	5	13	0	0	53	

Source: Social Security Board

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Note: The total number of Active Insured Persons shown is not equal to the sum of the Insured Persons in each industry during the respective years due to persons working in different industries during the year.

Table 2.10
Percentage Distribution of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
2013p

SSB Industry	Under \$70.00		\$70.00 to \$109.99		\$110.00 to \$139.99		\$140.00 to \$179.99		\$180.00 to \$219.99		\$220.00 to \$259.99		\$260.00 to \$299.99		\$300.00 and Over		Total
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	55.5	41.7	30.7	18.8	16.1	11.7	11.1	4.8	33.9	17.6							
Public Administration	8.9	10.4	8.6	8.3	13.8	14.3	16.8	21.0	12.8	14.8							
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	9.8	13.5	17.2	26.4	19.1	15.2	11.5	7.5	10.4	14.0							
Hotels and Restaurants	8.7	12.3	14.6	15.2	13.3	13.5	13.6	10.7	5.9	12.3							
Construction	7.0	11.3	9.1	9.8	11.8	11.3	10.5	7.2	6.8	9.2							
Real Estate, Renting and Business Activities	17.3	9.9	8.3	8.3	9.0	9.7	10.4	6.8	5.0	8.8							
Manufacturing	6.8	7.8	10.4	11.1	10.3	8.6	6.8	6.3	6.6	8.2							
Education	1.3	1.7	1.8	2.2	3.5	4.4	3.5	14.6	4.4	6.9							
Transport, Storage and Communication	4.1	5.3	7.5	3.9	5.4	6.1	8.0	7.5	6.5	6.2							
Other Community, Social and Personal Activities	3.8	4.7	5.1	6.0	5.7	6.6	6.2	6.2	4.6	5.8							
Financial Intermediation	0.5	0.8	1.0	0.9	1.0	2.1	2.8	6.9	1.5	3.2							
Private Households with Employed Persons	3.8	5.9	5.1	4.1	2.7	1.7	1.1	0.6	1.6	2.4							
Health and Social Work	0.7	1.0	1.2	1.7	2.2	2.5	2.6	2.9	1.6	2.2							
Fishing	8.7	4.3	2.4	2.3	1.6	1.4	1.4	0.9	0.9	2.1							
Electricity, Gas and Water Supply	0.9	0.8	0.5	0.7	0.6	1.3	0.7	2.1	0.4	1.2							
Mining and quarrying	0.9	0.4	0.6	0.5	0.4	0.5	0.4	1.2	1.1	0.7							
Extra-Territorial Organizations and Bodies	0.1	0.1	0.1	0.0	0.1	0.3	0.4	0.8	0.1	0.4							
Do Not Know or Not Stated	0.0	0.1	0.0	0.1	0.1	0.1	0.2	0.0	0.0	0.1							

Source: Social Security Board

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Note: The sum of the percentages of Insured Persons in each industry does not add up to 100% during the respective years due to persons working in different industries during the year.

Table 2.11
Active Contributing Employers by District,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Total	10,044	10,066	9,851	10,000	9,687
Corozal	2,434	2,558	2,469	2,545	2,387
Orange Walk	1,619	1,586	1,461	1,414	1,336
Belize	2,953	2,862	2,805	2,865	2,795
Cayo	1,717	1,794	1,822	1,863	1,870
Stann Creek	967	928	955	921	976
Toledo	354	338	339	392	323

Source: Social Security Board

Table 2.12
Active Businesses by Industry,
2009 - 2013

Industry	Year				
	2009	2010	2011	2012r	2013p
Total	10,764	10,792	10,555	10,730	10,652
Agriculture, Hunting and Forestry	2,942	3,009	2,791	2,815	2,573
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	1,526	1,534	1,571	1,597	1,612
Private Households with Employed Persons	1,412	1,423	1,414	1,455	1,448
Hotels and Restaurants	1,116	1,149	1,178	1,206	1,236
Construction	800	706	717	667	674
Real Estate, Renting and Business Activities	591	580	612	611	639
Manufacturing	542	548	525	546	579
Other Community, Social and Personal Activities	531	532	440	444	427
Transport, Storage and Communication	415	405	394	400	446
Public Administration	257	264	283	305	323
Education	184	195	197	203	198
Health and Social Work	151	154	175	165	183
Financial Intermediation	103	102	105	114	114
Electricity, Gas and Water Supply	80	86	62	65	69
Mining and Quarrying	28	32	38	40	40
Fishing	39	33	23	27	35
Extra-Territorial Organizations and Bodies	13	13	17	19	19
Do Not Know or Not Stated	34	27	13	51	37

Source: Social Security Board

Table 2.13
Active Businesses and Percentage Distribution by District,
2009 - 2013

District	Year									
	2009		2010		2011		2012r		2013p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	10,764	100.0	10,792	100.0	10,555	100.0	10,730	100.0	10,652	100.0
Corozal	2,518	23.4	2,645	24.5	2,555	24.2	2,612	24.3	2,512	23.6
Orange Walk	1,704	15.8	1,664	15.4	1,547	14.7	1,518	14.1	1,433	13.5
Belize	3,118	29.0	3,037	28.1	2,964	28.1	2,953	27.5	2,980	28.0
Cayo	2,020	18.8	2,103	19.5	2,109	20.0	2,260	21.1	2,319	21.8
Stann Creek	1,032	9.6	988	9.2	1,020	9.7	1,048	9.8	1,051	9.9
Toledo	372	3.5	355	3.3	360	3.4	339	3.2	357	3.4

Source: Social Security Board

Table 2.14
Active Self Employed by District and Sex,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Total	972	934	949	1,041	1,032
Corozal	94	99	106	116	128
Orange Walk	107	101	102	132	117
Belize	261	237	238	276	265
Cayo	212	229	240	251	242
Stann Creek	229	207	202	196	203
Toledo	69	61	61	70	77
Male	491	446	434	479	486
Corozal	55	57	62	59	83
Orange Walk	63	56	54	74	63
Belize	120	99	90	114	111
Cayo	110	114	118	127	108
Stann Creek	107	94	81	71	83
Toledo	36	26	29	34	38
Female	481	488	515	562	546
Corozal	39	42	44	57	45
Orange Walk	44	45	48	58	54
Belize	141	138	148	162	154
Cayo	102	115	122	124	134
Stann Creek	122	113	121	125	120
Toledo	33	35	32	36	39
Total Contribution Paid (BZ\$)	\$322,781	\$342,869	\$356,648	\$414,044	\$434,406

Source: Social Security Board

Table 2.15
Active Self Employed by Age Group,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	972	934	949	1,041	1,032
18 - 19	2	1	1	3	6
20 - 24	41	36	34	40	38
25 - 29	69	71	81	91	78
30 - 34	119	107	106	124	122
35 - 39	137	141	149	159	126
40 - 44	135	131	120	132	138
45 - 49	160	136	133	161	154
50 - 54	162	168	167	155	164
55 - 59	127	130	131	156	180
60	20	13	27	20	26

Source: Social Security Board

BENEFITS

This section presents information on social security benefits, Non-contributory Pension (NCP), and appeals. The primary source of benefits data is the Social Security Board's (SSB) databases. Data on the Mid-Year Population Estimates are obtained from the SIB.

Social Security coverage – includes employed persons aged 14 to 64 years, including public officers and self-employed persons. Persons aged 65 or older who engage in insurable employment are only covered for work injury benefits as of May 7, 1988 and a reduced contribution of BZ\$2.60 weekly is paid only by the Employer. Not covered are persons engaged in casual labour, persons employed for less than eight (8) hours in a contribution week, and military personnel. Coverage was later expanded to include the Self-Employed and Non-contributory Pensioners.

Unemployed persons who have met the requirements for voluntary coverage are only covered for Retirement, Survivors' benefits and Funeral Grant due to natural casues.

Legal Services, SSB, oversees the logistical arrangement for all appeals to be heard and further manages the process for appellants to be duly informed of decisions of the tribunal hearing.

Table 3.1
Benefits Expenditure by Branch/Benefit,
2009 - 2013
(BZ\$)

Branch/Benefit	Year				
	2009	2010	2011	2012r	2013p
Total	\$53,326,548	\$56,175,243	\$58,881,719	\$60,397,941	\$64,667,938
Short Term	\$10,825,484	\$10,427,906	\$10,975,193	\$10,751,044	\$11,540,640
Sickness	\$6,550,537	\$6,355,837	\$6,628,438	\$6,756,678	\$7,232,485
Maternity Allowance	\$3,202,276	\$3,067,662	\$3,334,729	\$3,046,884	\$3,341,735
Maternity Grant	\$1,072,671	\$1,004,407	\$1,012,026	\$947,481	\$966,420
Long Term	\$24,414,517	\$26,432,583	\$28,637,786	\$31,563,988	\$34,003,133
Retirement	\$13,065,933	\$14,754,284	\$16,712,401	\$19,097,183	\$21,268,516
Survivors	\$3,661,039	\$4,146,633	\$4,283,823	\$4,707,175	\$5,138,197
Invalidity	\$2,087,560	\$2,310,395	\$2,580,337	\$2,956,042	\$3,106,031
Funeral Grant (NC)	\$897,465	\$1,019,946	\$915,325	\$1,022,527	\$1,086,396
Non-contributory Pensions	\$4,702,520	\$4,201,325	\$4,145,900	\$3,781,061	\$3,403,993
Employment Injury	\$5,126,269	\$4,024,274	\$4,026,246	\$3,286,430	\$4,232,463
Injury Benefit	\$3,030,517	\$2,656,935	\$2,159,795	\$2,160,433	\$2,319,316
Disablement Grant	\$543,787	\$395,680	\$527,155	\$411,890	\$431,925
Funeral Grant (EI)	\$10,500	\$1,000	\$4,500	\$9,624	\$6,700
APV Disablement and Death	\$1,541,465	\$970,659	\$1,334,796	\$704,483	\$1,474,522
Disablement and Death Pension	\$1,874,425	\$1,934,752	\$1,815,926	\$1,991,547	\$2,082,778
National Health Insurance	\$11,085,853	\$13,355,728	\$13,426,568	\$12,804,932	\$12,808,924

Source: Social Security Board

Note: National Health Insurance Expenditure refers to all payments made to Primary Care Providers.

Table 3.2
New Claims Allowed by Branch/Benefits,
2009 - 2013

Benefit	Year				
	2009	2010	2011	2012r	2013p
Total	37,129	33,485	32,787	33,908	36,247
Short Term	33,233	29,830	29,386	29,977	32,171
Sickness	28,272	25,237	24,711	25,569	27,706
Maternity Allowance	1,398	1,264	1,318	1,266	1,253
Maternity Grant	3,563	3,329	3,357	3,142	3,212
Long Term	1,480	1,574	1,419	1,941	1,980
Retirement	553	516	490	769	767
Survivors	161	216	179	291	277
Invalidity	69	74	52	108	102
Funeral Grant (NC)	697	768	698	773	834
Employment Injury	2,416	2,081	1,982	1,990	2,096
Injury	2,243	1,955	1,761	1,782	1,804
Disablement	157	109	211	193	286
Death Benefit	9	11	7	9	5
Funeral Grant (EI)	7	6	3	6	1

Source: Social Security Board

Note: Retirement, Survivors', Invalidity, Disablement and Death includes those that have received either a pension or a grant.

Table 3.3
Benefit Recipients by Branch/Benefits,
2009 - 2013

Benefit	Year				
	2009	2010	2011	2012r	2013p
Total	40,535	38,704	38,496	39,951	38,821
Short Term	26,160	25,029	24,438	25,331	24,377
Sickness	21,206	20,444	19,774	20,927	19,935
Maternity Allowance	1,398	1,264	1,318	1,266	1,235
Maternity Grant	3,556	3,321	3,346	3,138	3,207
Long Term	11,058	10,934	11,256	11,772	11,831
Retirement	3,410	3,654	4,044	4,533	4,872
Survivors	2,282	2,149	2,445	2,662	2,597
Invalidity	372	371	360	407	417
Funeral Grant (NC)	697	768	696	774	830
Non-contributory	4,297	3,992	3,711	3,396	3,115
Employment Injury	3,317	2,741	2,802	2,848	2,613
Injury	2,422	1,859	1,911	1,991	1,731
Disablement	553	530	545	538	576
Death Benefit	335	346	343	313	305
Funeral Grant (EI)	7	6	3	6	1

Source: Social Security Board

Note: Retirement, Survivors', Invalidity, Disablement and Death includes those that have received either a pension or a grant.

Table 3.4
Total Number of Sickness Benefit Days Paid within each Sickness Benefit Days Group,
2009 - 2013

Sickness Benefit Days Group	Year				
	2009	2010	2011	2012r	2013p
Total	277,614	262,098	268,775	278,097	263,157
1	2,487	1,610	1,902	1,862	1,800
2	9,862	8,140	8,652	8,948	9,202
3	17,943	15,951	15,738	16,710	16,173
4 - 7	58,427	53,367	48,663	50,097	47,626
8 - 14	41,528	39,042	34,391	35,304	36,118
15 - 21	20,798	20,472	19,365	21,113	21,196
22 - 28	11,705	12,209	12,054	12,641	11,059
29 - 35	14,307	15,860	15,208	15,384	15,039
36 - 42	8,916	7,766	9,372	8,780	8,658
43 - 49	7,630	7,356	9,170	9,020	8,578
50 - 56	6,347	5,361	7,104	6,813	6,096
57 - 63	7,920	7,919	7,178	7,983	7,774
64 - 70	4,075	4,561	4,006	5,286	4,987
71 - 77	3,434	3,476	4,132	4,508	4,452
78 - 84	3,310	3,708	3,169	3,715	4,379
85 - 91	3,451	3,631	4,062	4,086	4,668
92 - 98	4,060	3,407	4,073	5,694	5,284
99 - 105	3,076	3,269	2,650	2,853	3,069
106 - 112	3,039	2,069	3,067	3,035	3,069
113 - 119	2,081	2,426	1,738	1,757	1,851
120 - 126	2,340	2,572	2,087	2,950	2,202
127 - 133	2,475	1,811	2,082	2,360	1,954
134 - 140	967	820	816	2,047	1,772
141 - 147	1,291	1,287	1,438	1,583	1,441
148 - 156	1,524	1,819	1,368	3,483	2,760
157 - 234	34,621	32,189	45,290	40,085	31,950

Source: Social Security Board

Table 3.5
Mean Benefit Payment by Sickness Benefit Days Group,
2009 - 2013
(BZ\$)

Sickness Benefit Days Group	Year				
	2009	2010	2011	2012r	2013p
1	\$24	\$26	\$27	\$27	\$31
2	\$51	\$53	\$55	\$55	\$60
3	\$73	\$76	\$78	\$79	\$88
4 - 7	\$139	\$135	\$139	\$138	\$150
8 - 14	\$265	\$274	\$278	\$278	\$285
15 - 21	\$434	\$446	\$455	\$443	\$470
22 - 28	\$643	\$656	\$663	\$649	\$653
29 - 35	\$794	\$782	\$817	\$828	\$864
36 - 42	\$1,017	\$1,091	\$1,097	\$1,042	\$1,055
43 - 49	\$1,271	\$1,281	\$1,239	\$1,254	\$1,196
50 - 56	\$1,421	\$1,479	\$1,496	\$1,343	\$1,328
57 - 63	\$1,630	\$1,644	\$1,723	\$1,748	\$1,625
64 - 70	\$1,799	\$1,722	\$1,854	\$1,853	\$1,796
71 - 77	\$2,145	\$2,093	\$2,009	\$2,118	\$1,848
78 - 84	\$2,088	\$2,303	\$2,509	\$2,178	\$2,017
85 - 91	\$2,483	\$2,341	\$2,575	\$2,303	\$2,223
92 - 98	\$2,529	\$2,407	\$2,573	\$2,233	\$2,478
99 - 105	\$2,792	\$2,658	\$2,777	\$2,746	\$2,837
106 - 112	\$2,941	\$3,082	\$2,889	\$2,789	\$2,773
113 - 119	\$2,911	\$3,268	\$3,512	\$3,427	\$2,893
120 - 126	\$3,451	\$3,238	\$3,225	\$3,303	\$3,112
127 - 133	\$3,563	\$3,669	\$4,187	\$3,569	\$3,616
134 - 140	\$3,793	\$4,098	\$4,532	\$3,688	\$3,828
141 - 147	\$3,445	\$4,183	\$4,722	\$3,377	\$3,148
148 - 156	\$2,966	\$4,379	\$5,053	\$3,470	\$3,841
157 - 234	\$5,633	\$5,822	\$6,108	\$5,322	\$5,308
Mean Payment (BZ\$)	\$225	\$243	\$252	\$253	\$255

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.6
Sickness Benefit by Selected Characteristics,
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Claims Processed	32,064	28,352	27,447	28,517	31,041
Age Group					
14 - 19	1,793	1,172	859	899	890
20 - 24	6,075	5,131	4,789	4,871	5,132
25 - 29	6,476	5,599	5,546	5,863	6,351
30 - 34	5,359	4,836	4,679	4,865	5,326
35 - 39	4,202	3,806	3,743	3,817	4,301
40 - 44	3,142	2,945	2,934	3,070	3,366
45 - 49	2,333	2,244	2,293	2,360	2,591
50 - 54	1,515	1,553	1,618	1,706	1,899
55 - 64	1,169	1,066	986	1,066	1,185
Average Days Claimed	9	9	10	10	9
Age Group					
14 - 19	6	7	11	7	10
20 - 24	7	7	7	8	8
25 - 29	8	8	9	8	8
30 - 34	8	9	9	10	9
35 - 39	9	10	11	10	9
40 - 44	10	10	11	11	10
45 - 49	12	11	12	12	12
50 - 54	13	14	13	14	12
55 - 64	16	17	16	18	16
Mean Payment (BZ\$)	\$223	\$241	\$251	\$251	\$255
Age Group					
14 - 19	\$79	\$100	\$212	\$107	\$194
20 - 24	\$161	\$155	\$162	\$165	\$186
25 - 29	\$200	\$212	\$211	\$215	\$218
30 - 34	\$218	\$244	\$241	\$258	\$244
35 - 39	\$252	\$272	\$276	\$280	\$257
40 - 44	\$275	\$275	\$303	\$293	\$291
45 - 49	\$299	\$323	\$337	\$311	\$332
50 - 54	\$358	\$380	\$349	\$354	\$327
55 - 64	\$395	\$423	\$390	\$472	\$395
Sex	32,064	28,352	27,447	28,517	31,041
Male	17,118	15,395	14,458	15,165	16,383
Female	14,946	12,957	12,989	13,352	14,658

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.7
Sickness Benefit Claims Paid by Industry,
2009 - 2013

	Year				
	2009	2010	2011	2012r	2013p
Total	28,272	25,237	24,711	25,569	27,706
Industry					
Public Administration	4,646	4,502	5,129	4,919	5,288
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	3,350	3,064	2,813	3,030	3,161
Agriculture, Hunting and Forestry	2,603	2,505	2,346	2,290	2,338
Health and Social Work	2,334	2,028	2,056	2,108	2,190
Manufacturing	2,259	2,014	1,826	1,909	2,133
Hotels and Restaurants	1,888	1,603	1,526	1,712	1,928
Other Community, Social and Personal Activities	1,422	1,391	1,399	1,493	1,771
Financial Intermediation	1,164	1,144	1,158	1,105	1,752
Transport, Storage and Communication	1,511	1,478	1,409	1,654	1,704
Real Estate, Renting and Business Activities	2,709	2,097	2,007	2,037	1,667
Education	1,066	1,037	1,181	1,256	1,414
Construction	1,447	897	677	824	950
Electricity, Gas and Water Supply	455	423	426	466	503
Private Households with Employed Persons	378	404	358	318	380
Fishing	569	363	189	262	291
Mining and Quarrying	188	70	50	75	118
Extra-Territorial Organizations and Bodies	258	203	142	99	102
Do Not Know or Not Stated	25	14	19	12	16

Source: Social Security Board

Table 3.8
Maternity Allowance by Selected Characteristics,
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Claims Allowed	1,398	1,264	1,318	1,266	1,253
Age Group					
14 - 19	59	44	53	38	46
20 - 24	398	360	382	337	324
25 - 29	459	449	438	430	416
30 - 34	295	263	293	275	293
35 - 39	149	122	124	148	143
40 - 44	37	24	27	36	29
45 - 64	1	2	1	2	2
Weeks Claimed					
< 14 Weeks	162	120	106	96	110
14 Weeks	1,164	1,101	1,167	1,115	1,119
15 Weeks	35	12	13	19	5
16 Weeks	37	31	32	36	19
Mean Payment (BZ\$)	\$2,418	\$2,235	\$2,543	\$2,548	\$2,566
Age Group					
14 - 19	\$1,753	\$1,647	\$1,816	\$1,821	\$1,798
20 - 24	\$2,150	\$2,351	\$2,292	\$2,327	\$2,352
25 - 29	\$2,620	\$2,608	\$2,697	\$2,669	\$2,574
30 - 34	\$2,570	\$2,857	\$2,698	\$2,755	\$2,907
35 - 39	\$2,507	\$2,804	\$2,962	\$2,719	\$2,586
40 - 44	\$2,245	\$2,531	\$2,656	\$2,318	\$2,492
45 - 64	\$1,792	\$1,337	\$1,241	\$2,450	\$2,761

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.9
Maternity Grants Paid by Age Group and Sex,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	3,563	3,329	3,357	3,142	3,212
14 - 19	109	108	118	85	108
20 - 24	969	866	887	800	816
25 - 29	1,054	1,043	993	976	991
30 - 34	755	688	705	669	640
35 - 39	394	364	397	345	381
40 - 44	187	153	151	155	164
45 - 49	51	73	69	62	73
50 - 54	30	21	28	36	29
55 - 59	9	10	7	13	10
60+	5	3	2	1	0
Male*	2,190	1,997	2,018	1,858	1,900
14 - 19	54	66	67	46	61
20 - 24	590	489	514	462	486
25 - 29	602	568	548	543	545
30 - 34	451	414	398	390	335
35 - 39	250	235	269	192	230
40 - 44	149	120	117	116	133
45 - 49	50	71	68	59	71
50 - 54	30	21	28	36	29
55 - 59	9	10	7	13	10
60+	5	3	2	1	0
Female	1,373	1,332	1,339	1,284	1,312
14 - 19	55	42	51	39	47
20 - 24	379	377	373	338	330
25 - 29	452	475	445	433	446
30 - 34	304	274	307	279	305
35 - 39	144	129	128	153	151
40 - 44	38	33	34	39	31
45 - 49	1	2	1	3	2
50 - 54	0	0	0	0	0
55 - 59	0	0	0	0	0
60+	0	0	0	0	0

Source: Social Security Board

* Maternity grants are payable to male insured persons who present proof of paternity. A grant is not paid to fathers in respect of a child for whom an insured mother has claimed.

Table 3.10
Pensions by Recipients at Year End and Expenditure,
2009 - 2013

Pension	Year				
	2009	2010	2011	2012r	2013p
Total Recipient	10,691	11,026	10,837	11,002	11,079
Retirement	3,142	3,463	3,800	4,199	4,544
Invalidity	341	340	334	345	349
Survivors'	2,166	2,468	2,222	2,318	2,310
Disablement	410	417	429	433	456
Death	335	346	341	311	305
Non-contributory Pensioners	4,297	3,992	3,711	3,396	3,115
Total Expenditure (BZ\$)	\$23,663,285	\$25,322,145	\$27,311,007	\$29,970,880	\$32,248,041
Retirement	\$12,149,093	\$13,822,401	\$15,550,824	\$18,051,659	\$20,263,948
Invalidity	\$1,770,802	\$1,912,810	\$2,014,172	\$2,055,441	\$2,113,415
Survivors'	\$3,164,573	\$3,450,857	\$3,784,185	\$4,091,174	\$4,383,904
Disablement	\$1,237,289	\$1,294,669	\$1,194,679	\$1,314,972	\$1,385,697
Death	\$639,008	\$640,083	\$621,427	\$676,573	\$697,083
Non-contributory Pensioners	\$4,702,520	\$4,201,325	\$4,145,900	\$3,781,061	\$3,403,993

Source: Social Security Board

Table 3.11
Retirement Pensions Awarded During the Year by Age, Sex and Mean Monthly Payment,
2009 - 2013

Age	Year				
	2009	2010	2011	2012r	2013p
Total	289	417	402	485	467
60	95	246	199	201	181
61	78	41	53	102	108
62	27	28	28	42	33
63	23	19	36	27	22
64	13	45	14	17	17
65	26	26	53	64	64
66	22	5	11	25	30
67	1	1	5	4	3
68	0	1	0	1	1
69+	4	5	3	2	8
Male	205	264	262	300	308
60	57	145	114	115	118
61	53	24	34	55	64
62	21	19	20	30	24
63	22	16	30	16	14
64	11	34	5	14	9
65	21	21	46	47	51
66	15	2	7	18	22
67	1	1	4	3	1
68	0	0	0	1	0
69+	4	2	2	1	5
Female	84	153	140	185	159
60	38	101	85	86	63
61	25	17	19	47	44
62	6	9	8	12	9
63	1	3	6	11	8
64	2	11	9	3	8
65	5	5	7	17	13
66	7	3	4	7	8
67	0	0	1	1	2
68	0	1	0	0	1
69+	0	3	1	1	3
Mean Monthly Payment (BZ\$)					
Total	\$421	\$408	\$431	\$463	\$446
Male	\$400	\$394	\$427	\$460	\$435
Female	\$472	\$433	\$439	\$468	\$468

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.12
Retirement Grants Awarded by Age, Sex and Mean Payment,
2009 - 2013

Age	Year				
	2009	2010	2011	2012r	2013p
Total	264	307	295	321	268
60	82	100	115	139	114
61	34	38	26	26	25
62	14	28	26	24	23
63	23	30	15	23	16
64	15	24	28	20	13
65	43	35	42	53	31
66	25	13	12	12	15
67	9	8	7	6	9
68	3	5	5	4	6
69+	16	26	19	14	16
Male	187	209	220	203	174
60	52	71	84	81	71
61	28	23	16	16	11
62	9	18	16	18	15
63	14	22	14	13	10
64	10	11	21	12	9
65	34	22	35	37	24
66	18	13	11	7	9
67	7	6	7	3	7
68	1	3	3	4	5
69+	14	20	13	12	13
Female	77	98	75	118	94
60	30	29	31	58	43
61	6	15	10	10	14
62	5	10	10	6	8
63	9	8	1	10	6
64	5	13	7	8	4
65	9	13	7	16	7
66	7	0	1	5	6
67	2	2	0	3	2
68	2	2	2	0	1
69+	2	6	6	2	3
Mean Payment (BZS)					
Total	\$3,277	\$2,957	\$3,120	\$3,230	\$3,592
Male	\$3,457	\$2,893	\$2,362	\$3,355	\$3,708
Female	\$2,844	\$3,095	\$3,379	\$3,013	\$3,375

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.13
'Invalidity Pensioners at Year End by Age Group and Sex,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	341	340	334	345	349
< 20	0	0	0	0	0
20 - 24	0	0	0	0	1
25 - 29	2	3	1	0	1
30 - 34	7	7	9	7	7
35 - 39	24	29	11	20	19
40 - 44	45	49	48	40	44
45 - 49	55	65	63	70	70
50 - 54	87	97	97	99	100
55 - 59	99	90	105	109	107
60 - 64	22	0	0	0	0
65+	0	0	0	0	0
Male	177	173	177	183	188
< 20	0	0	0	0	0
20 - 24	0	0	0	0	1
25 - 29	2	3	1	0	0
30 - 34	5	5	7	7	6
35 - 39	12	16	4	12	11
40 - 44	30	29	30	22	26
45 - 49	27	33	33	37	35
50 - 54	43	45	52	52	56
55 - 59	45	42	50	53	53
60 - 64	13	0	0	0	0
65+	0	0	0	0	0
Female	164	167	157	162	161
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	0	0	1
30 - 34	2	2	2	0	1
35 - 39	12	13	7	8	8
40 - 44	15	20	18	18	18
45 - 49	28	32	30	33	35
50 - 54	44	52	45	47	44
55 - 59	54	48	55	56	54
60 - 64	9	0	0	0	0
65+	0	0	0	0	0

Source: Social Security Board

¹ - Includes all persons declared by a medical board as permanently "incapable to work" as a result from a specific disease or bodily or mental disablement and are receiving a Social Security Invalidity Pension.

Table 3.14
Invalidity Grants Awarded by Sex, Total Payment and Mean Payment,
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Sex					
Total	27	31	65	49	56
Male	22	17	46	34	38
Female	5	14	19	15	18
Total Payment (BZ\$)	\$223,278	\$378,369	\$548,061	\$893,362	\$936,539
Male	\$195,531	\$238,243	\$310,561	\$657,564	\$576,800
Female	\$27,748	\$140,125	\$237,500	\$235,799	\$359,739
Mean Payment (BZ\$)	\$8,270	\$12,205	\$8,432	\$18,232	\$16,724
Male	8,848	14,014	6,751	19,340	15,179
Female	5,351	10,009	12,500	15,720	19,986

Source: Social Security Board

Note: Total Payment may not add up due to rounding.

Mean payment refers to the average cost per allowed claim.

Table 3.15
'Spouses Receiving Survivors' Pension at Year End by Sex and Mean Monthly Payment,
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Sex					
Total	907	989	1,011	1,116	1,119
Male	40	23	23	21	19
Female	867	966	988	1,095	1,100
Mean Monthly Payment (BZ\$)					
Total	\$184	\$198	\$205	\$211	\$221
Male	\$150	\$180	\$191	\$194	\$195
Female	\$186	\$198	\$206	\$211	\$222

Source: Social Security Board

¹ - Includes all persons classified as spouses in receipt of a Social Security Survivors' Pension.

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.16
Children Awarded Survivor's Pension by Age Group, Sex and
Mean Monthly Payment,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	114	181	241	187	219
00 - 04	14	32	13	30	38
05 - 09	32	45	44	38	53
10 - 14	35	63	85	51	56
15 - 16	17	15	42	25	23
17 - 21	16	24	49	39	40
22+	0	2	8	4	9
Male	59	94	129	88	124
00 - 04	8	17	7	15	24
05 - 09	14	25	22	18	36
10 - 14	15	31	49	22	34
15 - 16	11	11	22	14	9
17 - 21	11	9	25	18	19
22+	0	1	4	1	2
Female	55	87	112	99	95
00 - 04	6	15	6	15	14
05 - 09	18	20	22	20	17
10 - 14	20	32	36	29	22
15 - 16	6	4	20	11	14
17 - 21	5	15	24	21	21
22+	0	1	4	3	7
Mean Monthly Payment (BZ\$)	\$106	\$124	\$114	\$118	\$135

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.17
¹Children Receiving Survivors' Pension at Year End
by Age Group, Sex and Mean Monthly Payment,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	1,259	1,479	1,265	1,402	1,487
00 - 04	80	64	53	67	76
05 - 09	250	228	236	229	245
10 - 14	456	441	479	462	463
15 - 16	194	200	206	241	252
17 - 21	258	518	211	308	357
22+	21	28	80	95	94
Male	641	750	636	696	722
00 - 04	43	34	29	39	46
05 - 09	124	119	121	117	137
10 - 14	220	215	241	226	235
15 - 16	105	98	102	119	111
17 - 21	136	268	112	154	155
22+	13	16	31	41	38
Female	618	729	629	706	765
00 - 04	37	30	24	28	30
05 - 09	126	109	115	112	108
10 - 14	236	226	238	236	228
15 - 16	89	102	104	122	141
17 - 21	122	250	99	154	202
22+	8	12	49	54	56
Mean Monthly Payment (BZ\$)	\$89	\$92	\$103	\$106	\$110

Source: Social Security Board

¹ - Includes all persons classified as dependent children as per Act in receipt of a Social Security Survivors' Benefit.

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.18
'DIP by Number of Surviving Orphans by Year,
2009 - 2013

Number of Orphans	Year				
	2009	2010	2011	2012r	2013p
Total	108	123	151	191	221
1	24	27	28	41	35
2	26	30	42	48	42
3	10	30	15	51	48
4	13	16	28	36	40
5	3	2	20	15	40
6	18	18	18	0	6
7	14	0	0	0	10

Source: Social Security Board

¹ - Dead Insured Persons who met the requirements to receive a Retirement or Invalidation Pension.

Table 3.19
'DIP by Number of Surviving Spouses by Sex and Year,
2009 - 2013

Sex	Year				
	2009	2010	2011	2012r	2013p
Total	88	116	117	124	109
Male	2	0	0	0	1
Female	86	116	117	124	108

Source: Social Security Board

¹ - Dead Insured Persons who met the requirements to receive a Retirement or Invalidation Pension.

Table 3.20
'DIP by Number of Surviving Parents by Sex and Year,
2009 - 2013

Number of Parents	Year				
	2009	2010	2011	2012r	2013p
Total	4	3	4	3	9
1	4	3	4	3	9
2	0	0	0	0	0
Male	1	2	3	1	2
1	1	2	3	1	2
2	0	0	0	0	0
Female	3	1	1	2	7
1	3	1	1	2	7
2	0	0	0	0	0

Source: Social Security Board

¹ - Dead Insured Persons who met the requirements to receive a Retirement or Invalidation Pension.

Table 3.21
Survivors' Grant Awarded to Beneficiaries by
Age Group, Sex and Mean Payment,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	204	258	249	325	264
<20	139	192	154	213	177
20 - 29	11	9	20	25	19
30 - 39	16	17	23	27	23
40 - 49	17	15	21	31	26
50 - 59	16	15	27	22	12
60+	5	10	4	7	7
Male	77	79	90	124	97
<20	74	75	75	116	89
20 - 29	3	0	1	3	5
30 - 39	0	0	5	1	1
40 - 49	0	2	2	2	0
50 - 59	0	1	6	2	1
60+	0	1	1	0	1
Female	127	179	159	201	167
<20	65	117	79	97	88
20 - 29	8	9	19	22	14
30 - 39	16	17	18	26	22
40 - 49	17	13	19	29	26
50 - 59	16	14	21	20	11
60+	5	9	3	7	6
Mean Payment (BZ\$)	\$3,885	\$4,962	\$4,071	\$4,656	\$5,354

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.22
Disablement Pensions Awarded to Beneficiaries by Degree of
Disability in Percent, Sex and Mean Monthly Payment,
2009 - 2013

Degree of Disability (%)	Year				
	2009	2010	2011	2012r	2013p
Total	16	12	13	9	20
25.00 - 29.99	2	2	3	2	5
30.00 - 39.99	5	4	2	4	8
40.00 - 49.99	2	2	3	1	0
50.00 - 59.99	4	0	0	1	2
60+	3	4	5	1	5
Male	16	11	12	9	20
25.00 - 29.99	2	2	3	2	5
30.00 - 39.99	5	3	2	4	8
40.00 - 49.99	2	2	2	1	0
50.00 - 59.99	4	0	0	1	2
60+	3	4	5	1	5
Female	0	1	1	0	0
25.00 - 29.99	0	0	0	0	0
30.00 - 39.99	0	1	0	0	0
40.00 - 49.99	0	0	1	0	0
50.00 - 59.99	0	0	0	0	0
60+	0	0	0	0	0
Mean Monthly Payment (BZ\$)	\$248	\$242	\$287	\$212	\$260

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.23
¹Disablement Pensions at Year End by Selected Characteristics,
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	405	417	426	439	456
< 20	1	0	1	2	3
20 - 29	24	25	26	29	26
30 - 39	73	72	68	62	65
40 - 49	114	120	113	117	121
50 - 59	104	109	112	119	123
60+	89	91	106	110	118
Male	377	392	400	412	429
< 20	0	0	1	2	3
20 - 29	22	23	24	27	25
30 - 39	70	70	65	59	62
40 - 49	109	113	110	113	116
50 - 59	95	102	102	110	114
60+	81	84	98	101	109
Female	28	25	26	27	27
< 20	1	0	0	0	0
20 - 29	2	2	2	2	1
30 - 39	3	2	3	3	3
40 - 49	5	7	3	4	5
50 - 59	9	7	10	9	9
60+	8	7	8	9	9
Mean Monthly Payment (BZ\$)	\$221	\$225	\$225	\$224	\$225

Source: Social Security Board

¹ - Includes all persons classified as having a work disability that are in receipt of a Social Security Income.

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.24
Disablement Grants Awarded by Degree of Disability in Percent,
Sex and Mean Payment,
2009 - 2013

Degree of Disability (%)	Year				
	2009	2010	2011	2012r	2013p
Total	148	113	113	101	68
00.00 - 04.99	75	60	63	51	13
05.00 - 09.99	39	29	33	26	33
10.00 - 14.99	18	15	12	14	11
15.00 - 19.99	7	7	5	7	7
20.00 - 24.99	9	2	0	3	4
Male	142	104	105	95	63
00.00 - 04.99	71	53	60	48	12
05.00 - 09.99	38	28	30	25	30
10.00 - 14.99	18	14	11	12	10
15.00 - 19.99	7	7	4	7	7
20.00 - 24.99	8	2	0	3	4
Female	6	9	8	6	5
00.00 - 04.99	4	7	3	3	1
05.00 - 09.99	1	1	3	1	3
10.00 - 14.99	0	1	1	2	1
15.00 - 19.99	0	0	1	0	0
20.00 - 24.99	1	0	0	0	0
Mean Payment (BZ\$)	\$3,730	\$3,222	\$2,876	\$3,550	\$3,592

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.25
Survivors' Benefit Awarded to Children for Death Benefit
by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Sex					
Total	27	21	18	19	11
Male	12	11	11	10	7
Female	15	10	7	9	4
Mean Monthly Payment (BZ\$)	\$161	\$173	\$167	\$169	\$140

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.26
'Survivors' Benefit at Year End for Children Receiving Death Benefit
by Age Group, Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2009 - 2013

Age Group	Year				
	2009	2010	2011	2012r	2013p
Total	225	239	244	226	224
00 - 04	9	11	12	9	9
05 - 09	48	41	41	25	27
10 - 14	74	76	87	88	83
15 - 16	31	30	30	42	48
17 - 21	63	81	74	62	57
Male	118	130	133	120	122
00 - 04	2	5	6	6	7
05 - 09	27	23	20	11	10
10 - 14	42	45	52	47	42
15 - 16	15	14	15	28	32
17 - 21	32	43	40	28	31
Female	107	109	111	106	102
00 - 04	7	6	6	3	2
05 - 09	21	18	21	14	17
10 - 14	32	31	35	41	41
15 - 16	16	16	15	14	16
17 - 21	31	38	34	34	26
Mean Monthly Payment (BZ\$)	\$127	\$126	\$136	\$141	\$145

Source: Social Security Board

¹ - Includes all children in receipt of a Social Security Death Benefit.

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.27
'Survivors' Benefit at Year End for Spouses Receiving
Death Benefit by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Sex					
Total	110	107	106	112	95
Male	0	0	0	0	0
Female	110	107	106	112	95
Mean Monthly Payment (BZ\$)	\$296	\$313	\$328	\$331	\$337

Source: Social Security Board

¹ - Includes all persons classified as spouses receiving a Social Security Death Benefit.

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.28
Employment Injury by Nature of Injury,
2009 - 2013

Nature of Injury	Year				
	2009	2010	2011	2012r	2013p
Total	2,243	1,955	1,761	1,782	1,804
Open wounds and injury to blood vessels	688	682	709	723	742
Other injuries, early complications of trauma	798	618	435	327	346
Dislocations, sprains and strains	291	239	236	320	320
Fractures	157	137	146	161	160
Intercranial and internal injuries, including nerves	75	83	56	53	71
Foreign bodies entering orifice	138	102	80	90	64
Burns	46	42	39	42	47
Late effects of injuries, poisoning, toxic effects and other external causes	26	50	39	57	38
Poisoning and toxic effects	13	0	5	3	8
Complications of medical and surgical care	1	0	0	0	1
Missing Codes	10	2	16	6	7

Source: Social Security Board

Table 3.29
Employment Injury by Industry and Cause,
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Total	2,243	1,955	1,761	1,782	1,804
Industry					
Agriculture, Hunting and Forestry	736	745	651	681	616
Construction	406	240	216	225	265
Manufacturing	248	204	198	166	186
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	177	152	138	134	138
Hotels and Restaurants	128	101	119	127	128
Public Administration	117	114	97	100	104
Health and Social Work	71	61	53	49	84
Transport, Storage and Communications	66	59	57	58	66
Other Community, Social and Personal Activities	50	56	38	54	45
Real Estate, Renting and Business Activities	91	71	56	56	39
Fishing	44	39	23	35	39
Private Households with Employed Persons	22	24	19	28	23
Financial Intermediation	14	5	9	8	18
Education	28	26	27	22	14
Electricity, Gas and Water Supply	13	38	33	21	14
Mining and Quarrying	28	15	14	15	12
Extra-Territorial Organizations and Bodies	0	1	1	0	0
Do Not Know or Not Stated	4	4	12	3	13
Cause					
Other Accidents Including Late Effects	1,389	1,343	1,262	1,196	1,193
Accidental Falls	601	445	361	435	478
Transport Accidents	164	116	83	99	72
Accidental Poisoning	11	10	8	15	17
Accidents Caused by Fire or Flames	28	7	20	14	16
Other Violence	33	23	8	6	14
Homicide and Injury Purposefully Inflicted by Other Persons	8	2	5	6	5
Misadventures During Medical Care	0	0	0	1	0
Missing Codes	9	9	14	10	9

Source: Social Security Board

Table 3.30
Number of Non-contributory Pensioners at Year End by District and Sex,
2009 - 2013

District	Year				
	2009	2010	2011	2012r	2013p
Total	4,297	3,992	3,711	3,396	3,115
Corozal	654	680	587	540	496
Orange Walk	893	771	776	710	654
Belize City	981	949	797	673	601
Cayo	929	827	813	772	714
Stann Creek	425	362	371	352	318
Toledo	415	403	367	349	332
Female	2,790	2,654	2,457	2,236	2,058
Corozal	403	413	364	333	308
Orange Walk	520	459	464	430	406
Belize City	709	710	589	486	431
Cayo	611	568	550	524	491
Stann Creek	285	246	252	238	213
Toledo	262	258	238	225	209
Male	1,507	1,338	1,254	1,160	1,057
Corozal	251	267	223	207	188
Orange Walk	373	312	312	280	248
Belize City	272	239	208	187	170
Cayo	318	259	263	248	223
Stann Creek	140	116	119	114	105
Toledo	153	145	129	124	123

Source: Social Security Board and Statistical Institute of Belize

Note: 2011 - 2013 Number of Recipient that received at least one payment in reference year

Table 3.31
Total Expenditure, Non-contributory Pensioners by Branch,
2009 - 2013
(BZ\$)

Branch	2009	2010	2011	2012r	2013p
Total	\$4,702,520	\$4,440,000	\$4,121,100	\$3,752,700	\$3,368,400
Belize City	\$978,300	\$913,800	\$801,400	\$698,300	\$605,200
Belmopan	\$306,520	\$287,400	\$277,000	\$257,500	\$245,500
Corozal	\$744,200	\$712,600	\$667,600	\$611,500	\$530,500
Dangriga	\$312,700	\$295,600	\$276,900	\$252,300	\$221,200
Independence	\$146,900	\$150,300	\$145,700	\$140,800	\$132,600
Orange Walk	\$1,009,500	\$937,000	\$864,100	\$778,100	\$708,500
Punta Gorda	\$462,800	\$442,100	\$418,000	\$391,800	\$375,700
San Pedro	\$29,200	\$28,800	\$26,800	\$22,600	\$20,400
Santa Elena	\$712,400	\$672,400	\$643,600	\$599,800	\$528,800

Source: Social Security Board

Note: NCP Expenditure includes total payment made for all approved NCP recipients during January - December in reference year.

Table 3.32
Number of Non-contributory Pensioners by Year by District and Age Group,
2009 - 2013

Age Group	District						Total
	Corozal	Orange Walk	Belize	Cayo	Stann Creek	Toledo	
2009							
Total	654	893	981	929	425	415	4,297
65 - 69	117	160	115	126	48	61	627
70 - 74	176	226	229	226	125	114	1,096
75 - 79	146	212	259	230	114	114	1,075
80 - 84	109	170	178	194	77	76	804
85 - 89	68	88	110	99	42	27	434
90 - 94	26	24	62	40	12	15	179
95 - 99	12	11	20	11	5	6	65
100 & Over	0	2	8	3	2	2	17
2010							
Total	680	771	949	827	362	403	3,992
65 - 69	76	116	76	93	36	43	440
70 - 74	199	210	229	198	95	109	1,040
75 - 79	151	197	258	208	114	109	1,037
80 - 84	129	141	180	183	57	84	774
85 - 89	73	68	108	87	38	33	407
90 - 94	40	29	62	41	17	18	207
95 - 99	10	7	30	14	4	5	70
100 & Over	2	3	6	3	1	2	17
2011							
Total	587	776	797	813	371	367	3,711
65 - 69	47	81	50	74	27	28	307
70 - 74	183	218	190	184	88	104	967
75 - 79	128	195	198	201	129	100	951
80 - 84	124	154	178	187	64	75	782
85 - 89	66	82	103	111	42	34	438
90 - 94	28	33	53	40	17	18	189
95 - 99	8	9	22	11	3	6	59
100 & Over	3	4	3	5	1	2	18
2012r							
Total	540	710	677	774	349	346	3,396
65 - 69	28	46	34	48	19	19	194
70 - 74	161	215	150	185	84	81	876
75 - 79	133	176	185	186	120	106	906
80 - 84	122	140	149	185	65	83	744
85 - 89	61	90	91	104	35	36	417
90 - 94	28	29	43	48	22	16	186
95 - 99	6	10	23	15	3	3	60
100 & Over	1	4	2	3	1	2	13
2013p							
Total	496	654	601	714	318	332	3,115
65 - 69	14	37	22	37	13	16	139
70 - 74	126	162	105	143	66	67	669
75 - 79	137	177	168	185	107	107	881
80 - 84	109	144	151	162	73	80	719
85 - 89	70	92	90	120	38	44	454
90 - 94	30	32	45	49	17	14	187
95 - 99	8	10	17	14	2	2	53
100 & Over	2	0	3	4	2	2	13

Source: Social Security Board

Table 3.33
Appeals Heard by an Appeal Tribunal by Branch Office, Benefit
and Outcome of Appeal,
2009 - 2013

Selected Characteristics	Year				
	2009	2010	2011	2012r	2013p
Branch Office	40	47	45	53	65
Corozal	13	3	8	5	7
Orange Walk	5	5	3	6	4
Belize	7	14	12	22	26
San Pedro	0	2	1	3	3
Belmopan	4	7	8	6	7
Santa Elena	7	7	4	5	10
Dangriga	2	6	3	1	0
Independence	0	1	2	2	2
Punta Gorda	2	2	4	3	6
Benefit	40	47	45	53	65
Short Term	10	15	8	18	18
Sickness	6	10	5	14	11
Maternity Allowance	4	5	2	3	6
Maternity Grant	0	0	1	1	1
Long Term	9	11	12	14	23
Retirement	0	3	0	4	4
Survivors	4	4	8	6	10
Invalidity	5	3	2	4	8
Funeral Grant (NC)	0	1	2	0	1
Employment Injury	21	21	25	21	24
Injury	12	10	18	13	20
Disablement	9	11	7	7	4
Death Benefit	0	0	0	1	0
Funeral Grant (EI)	0	0	0	0	0
Outcome of Appeal	40	47	45	53	65
Ruling for SSB	29	31	26	28	26
Ruling for Appellant	1	12	9	15	34
Cases Pending/adjourned	10	4	10	8	2
Abandoned/Withdrawn	0	0	0	2	3

Source: Social Security Board

NATIONAL HEALTH INSURANCE (NHI)

This section presents data on National Health Insurance (NHI) Membership, Expenditure, Primary Care Providers, Patients Getting Prescription, Patients Getting Lab Referral, Patients Getting Imaging Referral, and Most Common Medication & Laboratory Test. The main source of data is the NHI Services databases.

In August 2001, the Government of Belize implemented the NHI Pilot project in the South Side of Belize City. This was part of the overall Health Sector Reform project which had as one of its primary objectives the delivery of quality primary health care that is accessible to the population in an equitable, sustainable and efficient manner. In 2006, the NHI program was rolled out to the Southern Region of Belize, namely, Stann Creek and Toledo District. Initial financing of the Scheme came from SSB but eventually Government began to take up an ever increasing portion of the budgetary commitment. In 2009, the NHI became fully funded by the Government of Belize.

The evaluation of the Pilot Project and subsequent assessments have provided solid evidence that the NHI Scheme has had significant impact on the quality and accessibility of primary care service delivery for the people of the South Side Belize City and the Southern Region. The Pay for Performance Scheme has been successful in stimulating productivity and quality in both private and public medical care providers.

Table 4.1
NHI Membership by Primary Care Providers,
2009 - 2013

Primary Care Providers	Year				
	2009	2010	2011	2012r	2013p
Total	87,192	91,041	94,847	96,281	96,784
Southside Belize City	44,686	46,069	47,146	48,580	49,083
Belize Family Life Association	9,270	10,069	11,146	11,880	12,000
Belize Health Care Partners	12,000	12,000	12,000	12,000	12,000
Belize Medical Associates	11,416	12,000	12,000	12,000	12,000
Matron Roberts Clinic	12,000	12,000	12,000	12,000	12,000
Mercy Clinic	0	0	0	700	1,083
Southern Region	42,506	44,972	47,701	47,701	47,701
Dangriga	11,558	12,642	14,000	14,000	14,000
Independence	12,280	12,631	12,731	12,731	12,731
Punta Gorda	9,995	10,646	11,500	11,500	11,500
San Antonio	8,673	9,053	9,470	9,470	9,470

Source: NHI, Social Security Board

Note: NHI had no contractual agreement with Mercy Clinic before 2012.

Table 4.2
Percent of NHI Patients Receiving Prescription by Primary Care Providers,
2009 - 2013

Primary Care Providers	Year				
	2009	2010	2011	2012r	2013p
Southside Belize City					
Belize Family Life Association	85%	84%	84%	85%	86%
Belize Health Care Partners	87%	89%	87%	85%	80%
Belize Medical Associates	84%	85%	84%	86%	83%
Matron Roberts Health Clinic	80%	82%	60%	49%	78%
Mercy Clinic	0%	0%	0%	96%	96%
Southern Region					
Dangriga	86%	86%	84%	83%	77%
Independence	83%	87%	86%	89%	85%
Punta Gorda	92%	91%	92%	91%	88%
San Antonio	97%	98%	96%	93%	96%

Source: NHI, Social Security Board

Note: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.3
Percent of NHI Patients Receiving Lab Referral by Primary Care Providers,
2009 - 2013

Primary Care Providers	Year				
	2009	2010	2011	2012r	2013p
Southside Belize City					
Belize Family Life Association	53%	70%	62%	55%	52%
Belize Health Care Partners	50%	62%	59%	46%	51%
Belize Medical Associates	59%	71%	61%	58%	61%
Matron Roberts Health Clinic	45%	54%	53%	51%	51%
Mercy Clinic	0%	0%	0%	78%	77%
Southern Region					
Dangriga	9%	17%	21%	18%	36%
Independence	1%	3%	4%	4%	2%
Punta Gorda	26%	32%	27%	29%	33%
San Antonio	14%	17%	15%	15%	23%

Source: NHI, Social Security Board

Note: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.4
Percent of NHI Patients Receiving Imaging Referral by Primary Care Providers,
2009 - 2013

Primary Care Providers	Year				
	2009	2010	2011	2012r	2013p
Southside Belize City					
Belize Family Life Association	34%	40%	37%	27%	23%
Belize Health Care Partners	28%	32%	34%	25%	29%
Belize Medical Associates	34%	41%	40%	27%	33%
Matron Roberts Health Clinic	28%	30%	39%	38%	37%
Mercy Clinic	0%	0%	0%	34%	33%
Southern Region					
Dangriga	5%	12%	13%	12%	13%
Independence	0%	0%	0%	0%	0%
Punta Gorda	12%	16%	13%	10%	15%
San Antonio	12%	13%	10%	8%	15%

Source: NHI, Social Security Board

Note: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.5
Mean Number of Consultations Per Patient by Primary Care Providers,
2009 - 2013

Primary Care Providers	Year				
	2009	2010	2011	2012r	2013p
Grand Mean	3.5	3.8	3.7	3.6	3.6
Southside Belize City	4.2	4.7	4.6	4.4	4.4
Belize Family Life Association	4.5	5.0	4.9	4.6	4.5
Belize Health Care Partners	4.0	4.5	4.3	4.1	4.3
Belize Medical Associates	4.6	5.0	4.7	4.4	4.5
Matron Roberts Health Clinic	3.4	3.9	3.9	4.0	3.9
Mercy Clinic	0.0	0.0	0.0	8.0	8.0
Southern Region	2.8	3.0	2.9	2.9	2.8
Dangriga	2.5	2.8	2.8	2.8	2.9
Independence	2.7	3.1	2.6	2.8	2.4
Punta Gorda	3.0	3.2	3.2	3.2	3.0
San Antonio	3.2	3.1	2.9	2.7	2.8

Source: NHI, Social Security Board

Note: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.6
NHI Ten Most Common Primary Diagnosis by Frequency,
2010 - 2013

Primary Diagnosis	Year							
	2010		2011		2012r		2013p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	139,893	100.0	132,725	100.0	124,719	100.0	117,482	100.0
Primary Diagnosis								
Acute Respiratory Infections	23,191	16.6	22,384	16.9	24,293	19.5	22,476	19.1
Normal examinations	8,511	6.1	9,526	7.2	12,812	10.3	14,558	12.4
Hypertension	12,844	9.2	12,800	9.6	13,097	10.5	14,497	12.3
Maternal Care	15,935	11.4	15,237	11.5	16,147	12.9	14,185	12.1
Diabetes	5,967	4.3	5,703	4.3	5,903	4.7	6,191	5.3
Immunizations	4,569	3.3	3,848	2.9	4,947	4.0	4,585	3.9
Gastritis	*	*	1,407	1.1	1,344	1.1	3,348	2.8
Urinary Tract Infections	4,442	3.2	3,661	2.8	3,454	2.8	2,482	2.1
Diarrhoeal Disease	3,972	2.8	3,089	2.3	2,974	2.4	2,333	2.0
Headache	*	*	1,357	1.0	1,482	1.2	1,715	1.5
Hypercholesterolemia	2,000	1.4	*	*	*	*	*	*
Scabies	1,626	1.2	*	*	*	*	*	*
Other	56,836	40.6	53,713	40.5	38,266	30.7	31,112	26.5

Source: NHI, Social Security Board

* - This Primary Diagnosis was not in the NHI Top Ten Most Common Primary Diagnosis for this particular year.

Table 4.7
NHI Most Common Medication & Laboratory Test by Expenditure,
2010
(BZ\$)

Medication & Laboratory Test	Year
	2010
Medication	\$1,781,386
Metformin Oral 500mg	\$279,465
Acetylsalicylic Acid Oral 81mg	\$258,212
Glibenclamide Oral 5mg	\$242,891
Hydrochlorothiazide Oral 25 mg	\$135,518
Vitamin B-Complex Oral	\$141,823
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$101,155
Capsules Nifedipine Oral 10mg Capsule	\$118,875
Captopril 25mg	\$145,647
Paracetamol / Acetaminophen Tablets 500mg	\$191,150
Atorvastatin Oral 10mg	\$166,650
Laboratory Test	\$1,085,964
Lipids	\$231,610
Complete Body Count (CBC) with Differential*	\$149,148
HIV-1 Antibody Screen	\$147,560
Microalbuminuria*	\$119,280
Urinalysis	\$98,376
Glucose Fasting or Random*	\$74,640
Dengue Fever	\$71,560
Hemoglobin A1c	\$68,110
Cyropath, Pap	\$63,580
Prostate, Specific Antigen*	\$62,100

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

Table 4.8
NHI Most Common Medication & Laboratory Test by Expenditure,
2011
(BZ\$)

	Year
Medication & Laboratory Test	2011
Medication	\$663,691
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$102,337
Atorvastatin Oral 20mg	\$87,502
Co-Amoxiclav Oral 500/125 mg/5ml	\$84,231
Metformin Oral 500mg	\$80,722
Atorvastatin Oral 10mg	\$64,939
Losartan oral 50mg tablets	\$58,994
Glibenclamide Oral 5mg	\$52,103
Co-Amoxiclav Oral 250/62.5 mg/5ml	\$46,368
Ciprofloxacin oral 500 mg	\$45,120
Injection 70/30 insulin 100iu/ml vial 10 ml	\$41,376
Laboratory Test	\$819,483
Lipids	\$142,300
Complete Body Count (CBC) with Differential*	\$110,467
Microalbuminuria*	\$106,485
HIV-1 Antibody Screen	\$96,690
Urinalysis	\$76,983
Hemoglobin A1c	\$69,519
Cyropath, Pap	\$59,348
Prostate, Specific Antigen*	\$53,569
Glucose Tolerance Test	\$53,157
Chemistry 6 Pane*1	\$50,966

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

Table 4.9
NHI Most Common Medication & Laboratory Test by Expenditure,
2012
(BZ\$)

Medication & Laboratory Test	Year
	2012r
Medication	\$586,155
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$99,070
Atorvastatin Oral 20mg	\$83,747
Metformin Oral 500mg	\$66,348
Losartan oral 50mg tablets	\$65,557
Co-Amoxiclav Oral 500/125 mg/5ml	\$50,308
Losartan oral 100mg tablets	\$45,364
Atorvastatin Oral 10mg	\$44,640
Amlodipine Oral 10mg (per tablet)	\$44,373
Injection 70/30 insulin 100iu/ml vial 10 ml	\$43,872
Glibenclamide Oral 5mg	\$42,876
Laboratory Test	\$604,294
Microalbuminuria*	\$134,900
Lipids	\$96,635
HIV-1 Antibody Screen	\$62,425
Hemoglobin A1c	\$59,230
Urinalysis	\$52,569
Complete Body Count (CBC) with Differential*	\$43,413
Cyropath, Pap	\$42,355
Glucose Fasting or Random*	\$41,641
Prostate, Specific Antigen*	\$37,790
Creatinine Serum	\$33,336

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

Table 4.10
NHI Most Common Medication & Laboratory Test by Expenditure,
2013
(BZ\$)

Medication & Laboratory Test	Year
	2013p
Medication	\$616,104
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$98,357
Losartan oral 50mg tablets	\$76,066
Atorvastatin Oral 20mg	\$74,995
Injection 70/30 insulin 100iu/ml vial 10 ml	\$69,231
Metformin Oral 500mg	\$66,022
Co-Amoxiclav Oral 500/125 mg/5ml	\$49,996
Amlodipine Oral 10mg (per tablet)	\$49,988
Losartan oral 100mg tablets	\$49,681
Glibenclamide Oral 5mg	\$42,488
Atorvastatin Oral 10mg	\$39,279
Laboratory Test	\$839,045
Lipids	\$153,738
Microalbuminuria*	\$147,600
Cyropath, Pap	\$134,320
Hemoglobin A1c	\$78,893
HIV-1 Antibody Screen	\$75,013
Urinalysis	\$60,958
Complete Body Count (CBC) with Differential*	\$57,657
Glucose Fasting or Random*	\$49,642
Creatinine Serum	\$40,956
Prostate, Specific Antigen*	\$40,269

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

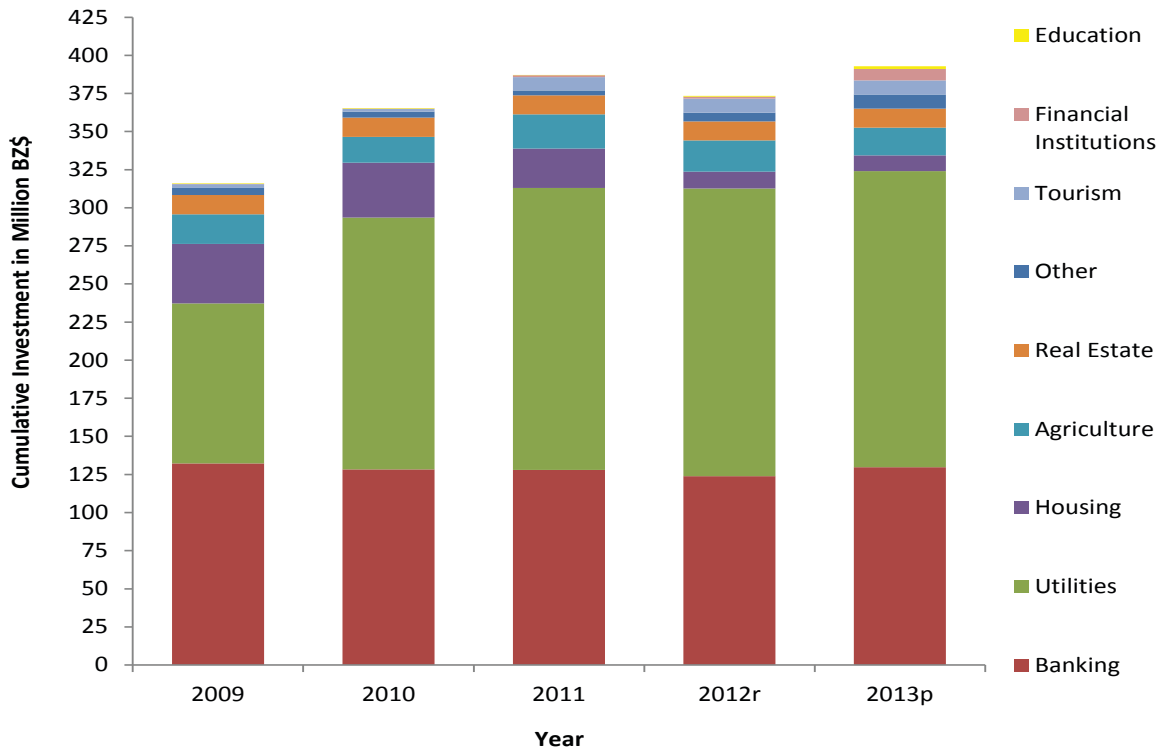
INVESTMENTS

This section presents data on investments, investment income, investment per capita, inflation rate, and rates of return on investments. The main source of data is the Social Security Board's Investment Services databases. The only exceptions are the data on inflation rate and on population which were gotten from the SIB.

Investments made by SSB play a major role in sustaining and developing Belize's economy. SSB investments are made in a wide spectrum of Belize's economic sectors and are based on the type of economic activity carried out by the investment recipient. These economic sectors include: Banking, Agriculture, Education, Housing, Utilities, Tourism, Financial Institutions, Real Estate and Other. SSB generates revenue from contributions made by the insured persons. Contributions collected are used to meet operating expenses and to payout benefits expenditure; any surplus is invested as per stipulation and guidelines of the Act.

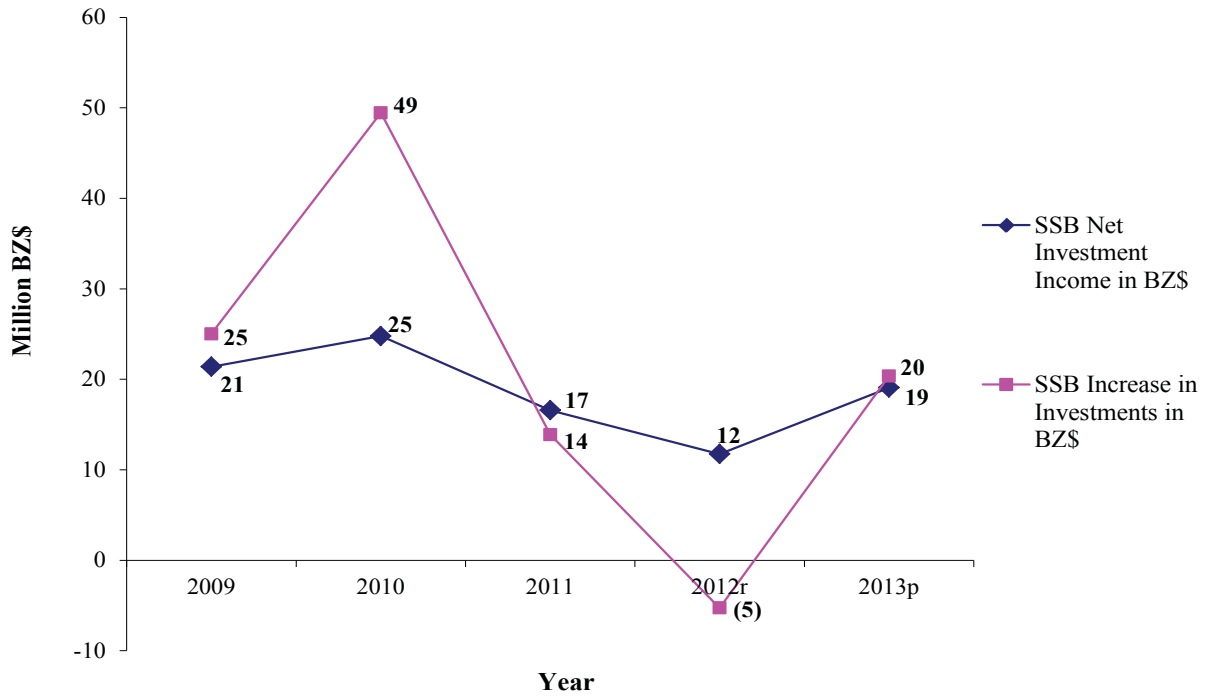
In this section, investment data were presented yearly and cumulatively. Investments are the total investments made in a particular year while the total investment as at December 31 is the increase in the investment by successive yearly additions.

Chart 5
Investment by Sector as at December 31,
2009 - 2013



Source: Social Security Board

Chart 6
SSB Increase in Investments & Net Investment Income,
2009 - 2013



Source: Social Security Board

Table 5.1
Investment Portfolio Allocations by Sector as at December 31,
2009 - 2013
(BZ\$)

SECTOR	2009		2010		2011		2012r		2013p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	\$310,011,399	100.0	\$359,458,403	100.0	\$373,344,565	100.0	\$368,082,110	100.0	\$388,450,444	100.0
Utilities	\$105,124,033	33.9	\$165,277,523	46.0	\$185,027,972	49.6	\$188,650,207	51.3	\$194,203,845	50.0
Banking	\$132,209,411	42.6	\$128,364,024	35.7	\$127,918,402	34.3	\$123,964,963	33.7	\$129,826,406	33.4
Housing	\$38,962,659	12.6	\$35,934,629	10.0	\$25,847,023	6.9	\$11,139,625	3.0	\$10,397,314	2.7
Agriculture	\$19,459,052	6.3	\$17,002,929	4.7	\$22,540,974	6.0	\$20,427,239	5.5	\$18,187,444	4.7
Real Estate	\$12,575,337	4.1	\$12,598,049	3.5	\$12,533,449	3.4	\$12,480,049	3.4	\$12,421,849	3.2
Tourism	\$2,390,877	0.8	\$1,749,478	0.5	\$8,647,452	2.3	\$9,268,576	2.5	\$9,300,928	2.4
Financial Institutions	\$152,490	0.0	\$170,890	0.0	\$1,216,965	0.3	\$1,244,565	0.3	\$7,507,465	1.9
Education	\$339,213	0.1	\$292,519	0.1	\$243,533	0.1	\$581,956	0.2	\$1,763,864	0.5
Less Provision for Loss on Investment	(\$5,955,600)	(1.9)	(\$5,931,000)	(1.6)	(\$13,787,725)	(3.7)	(\$5,366,248)	(1.5)	(\$4,473,355)	(1.2)
Other	\$4,753,927	1.5	\$3,999,362	1.1	\$3,156,520	0.8	\$5,691,178	1.5	\$9,314,684	2.4

Source: Social Security Board

Table 5.2
Investment Indicators,
2009 - 2013

Indicators	Year				
	2009	2010	2011	2012r	2013p
Population Estimate	333,200	323,598	332,084	340,792	349,728
Investment (BZ\$)	\$310,011,399	\$359,458,403	\$373,344,566	\$368,082,110	\$388,450,444
Increase in Investments (BZ\$)	\$25,027,162	\$49,447,004	\$13,886,163	(\$5,262,456)	\$20,368,334
Net Investment Income (BZ\$)	\$21,378,171	\$24,784,437	\$16,582,122	\$11,742,837	\$19,069,448
Investment Per Capita (BZ\$)	\$75.11	\$152.80	\$41.82	(\$15.44)	\$58.24
Investment Income Per Capita (BZ\$)	\$64.16	\$76.59	\$49.93	\$34.46	\$54.53
Inflation Rate	(1.1)	0.9	1.7	1.3	0.5
Nominal Rate of Return on Investments in Percent	7.5	7.7	4.6	3.2	5.5
Real Rate of Return on Investments in Percent	8.6	6.7	2.9	1.9	5.0

Source: Social Security Board and Statistical Institute of Belize